



2017 SCHOLARSHIP CONTEST GUIDELINES

The Missouri Gaming Association is announcing the Project 21 2017 Scholarship Program. This will be the twenty-first year the scholarship campaign is conducted in Missouri. The goal of this scholarship program is to not only inform our youth that it is not permissible in Missouri for persons under the age of 21 to gamble in a casino, but to also educate them about the dangers and consequences associated with underage gambling.

The Project 21 Underage Gaming Task Force was established by Harrah's Entertainment in 1989 to address the issue of underage gambling. We strongly believe in the continuation of education and awareness programs such as Project 21 as effective tools in deterring underage gambling.

Project 21 2017 Scholarship Program provides students an opportunity to disseminate their message by writing an article or creating a poster or video addressing the issue of underage gambling. Project 21 Scholarships will be awarded for 2017 as follows: Two \$1,500.00 First prizes, and Four \$1,000.00 Second Prizes.





2017 ESSAY/POSTER/VIDEO SCHOLARSHIP APPLICATION



- 1. Applicant's Name:
2. Applicant's COMPLETE Address:
3. Phone:
4. School Name:
5. School COMPLETE Address & Phone:
6. Please indicate whether you are submitting an Article
7. If you are submitting an article, please complete 7a and b; or c below.
8. If you are submitting a poster, please note the poster must be on 22 in. x 28 in. poster board.
9. If you are submitting a video, please make a copy and send it with your name and address on the label.
10. Desired career path if known:

PLEASE NOTE THAT THIS IS A SCHOLARSHIP PROGRAM. THE SCHOLARSHIPS (TWO \$1,500.00 FIRST PRIZES AND FOUR \$1,000.00 SECOND PRIZES) WILL BE MADE PAYABLE TO THE WINNING STUDENT(S) AND THE SCHOOL OF HIGHER EDUCATION THE STUDENT IS ATTENDING OR PLANS TO ATTEND.

Name and Address of School of Higher Education:

Student's Name (Please Print) Date

Student's Signature Name of School Counselor/Advisor

Student's Age and Birth Date Phone Number of Counselor/Advisor

If student is less than 18 years of age, a parent or guardian must sign this application.

Parent's Name (Please Print) Date

Parent's Signature

Please return application, entry and other required documentation as outlined in the PROJECT 21 2017 SCHOLARSHIP GUIDELINES to Missouri Gaming Association, Attn: Mike Winter, 109A East High St., P.O. Box 305, Jefferson City, MO 65102 by March 1, 2017.

PLEASE SEE PROJECT 21 2017 SCHOLARSHIP GUIDELINES FOR COMPLETE RULES.

MISSOURI GAMING ASSOCIATION

PROJECT 21 2017 SCHOLARSHIP PROGRAM GUIDELINES

1. **Eligible Applicants:** ALL MISSOURI HIGH SCHOOL SENIORS are eligible (exception - see Rule 8 below).
2. **Content:** Articles, posters and videos will be reviewed and judged for originality, content, style and educational value. The focus of the article, poster or video should be on the topic of deterring young people from engaging in underage gambling and/or the ramifications associated with underage gambling. **Please do not confuse this topic with anti-gambling or compulsive gambling topics as they are not the same.**
3. **Entry Requirements:**

Article - An article entry must be published in the newspaper, magazine or publication of the applicant's school between December 1, 2016 and February 15, 2017 (exception noted in 7c of the Application). One set of the student newspaper, magazine or publication in which the article appears must be submitted.

Poster - A poster entry must be displayed in a public area of the applicant's school for at least one full week between December 1, 2016 and February 15, 2017. The poster entry must be accompanied by an essay (minimum of one-page; double-spaced) discussing the topic of underage gambling as noted in "Content." The essay does not need to be displayed or published at the school. A brief letter signed by a school counselor certifying the poster was displayed at the school along with the dates of display must also accompany the poster and essay. Keep in mind raised objects have a tendency to detach from poster board during shipment.

Video - A video entry must be viewed in a school class or forum between December 1, 2016 and February 15, 2017 and must be at least 1 minute in length, but no longer than five minutes. A brief letter signed by a school counselor certifying the video was viewed at the school along with the date(s) must accompany the video.
4. **Application:** **The article, poster or video entry must be accompanied by a Project 21 2017 Scholarship Application, in addition to any other required documentation outlined above.** Students may download an application at www.missouricasinos.org or by calling the Missouri Gaming Association at 573-634-4001 for further instruction.
5. **Submission Deadline:** The article, poster or video entry, completed application and other required documentation outlined above must be received by the Missouri Gaming Association, Attn: Mike Winter, 109A East High St., P.O. Box 305, Jefferson City, MO 65102 by **MARCH 1, 2017.**
6. **Judging:** Final judging and the selection of the winning entries will be determined by an Executive Committee comprised of officials from the Missouri Gaming Association. All decisions made by the Association will be final. Entries become the property of the Missouri Gaming Association and will not be returned except at the discretion of the MGA.
7. **Notice to Winners:** Notification to the winners of the winning articles, posters and/or videos will be **announced by March 31, 2017.** The checks will be **awarded by April 15, 2017** unless Rule 11 applies.
8. **Ineligibility:** Part-time casino employees that are high school seniors working less than 32 hours per week **are** eligible. Children (Missouri high school seniors) of Missouri casino employees **are** eligible for the Project 21 Scholarships, provided the student is not a child of a Missouri Gaming Association officer or a Missouri Project 21 Executive Committee member. Prior winners of Project 21 Scholarships **are not** eligible.
9. **Scholarship Awards:** The student authors and/or artists of the winning entries will each receive a Project 21 Scholarship in accordance with Rules 10 and 11 below.
10. **Joint Authorship:** If a winning article is written by more than one student author, then the authors of the article will all share pro rata in the Project 21 Scholarship. If a winning poster or video is created by more than one student, then the creators of the poster or video will all share pro rata in the Project 21 Scholarship.
11. **Scholarship Check Distribution:** The Project 21 Scholarship checks will be issued jointly to the winning author and to an accredited school of higher education including colleges, universities and vocational/technical schools located within the United States, which the winning student is, or will be attending. If a winning student has not chosen a school of higher education when the scholarship check is scheduled for distribution, the Missouri Gaming Association will hold the winnings (or the pro rata amount as the case may be) in escrow until the student is ready to attend school. The proceeds can be held no longer than four years. After four years, the proceeds will be donated to a charitable agency or used for a charitable purpose (including other Project 21 Scholarships) if the funds have not been used by that time.

Impacts of Underage Gambling on Missouri's Youth

By Victoria Weitkamp, Montgomery County R-11 High School

In the past thirty years gambling has evolved into a respectable form of social entertainment. 86% of Americans has reported having gambled at least once within their lifetime (Negative Effects 1). With this increase in support and participation the casino industry is ever expanding, especially online. However, the rising popularity is being met with a similar rise in underage gambling. A majority of this gambling takes place online, resulting in addiction and possible criminal behavior.

21 is the legal age at which someone may participate in gambling, likewise this is the legal age at which they are allowed to enter casinos (Harrah's 1). Casinos do a good job of keeping those who are underage out of casinos by requiring an ID to both get in and receive prizes. However, it is impossible for them to successfully monitor internet gamblers, as it is easy for these users to lie about their age. This makes it important to spread awareness about the effects of gambling under the age of 21.

Underage gambling can result in a slew of repercussions ranging from addiction to depression. Underage gambling is different from legal gambling because the brain is not fully developed until this age, making those under the age of 21 more impulsive and likely to take risks without fully understanding the consequences (Youth Gambling 4). Teenagers are not yet able to control their emotions enough so that they may make a logical choice, which makes gambling for them dangerous. It has also been found that the younger a gambler starts out the more likely they are to form an addiction.

Job loss, debt, and failed relationships have been linked to gambling addictions, this can be especially traumatic for minors, leading to them dropping out

of school, and becoming dependent on their families. This in turn can lead to depression, antisocial behavior, or mood disorders. Rehab International cites that 2 out of 3 gambling addicts resort to illegal activities in an attempt to settle their debts. This same source says that 85% of families with an addict have reported receiving threats from bill collectors and creditors trying to receive payment (Negative Effects 1).

While when of legal age gambling can be a harmless and at times rewarding form of entertainment, it is important not to abuse this industry through the illegal act of underage gambling. Spreading awareness of the risks of underage gambling addition is imperative. If you or someone you know has a gambling problem, please call 1-888-BETSOFF and be sure to gamble responsibly.

Works cited - "Harrah's Cherokee Casino Resort - Age Requirements" Totalrewards.custhelp.com. Total Rewards, n.d. Web 30 Jan 2016. "Negative Effects" Rehabilitational.org. Rehab International, n.d. Web 30 January 2016. "Youth Gambling" PsycExtra Dataset (n.d.): n pag. knowtheodds.org NYCPA Web 30 Jan 2016.

Victoria Weitkamp, a 2016 graduate of Montgomery County R-II, Montgomery City, won a \$1,500 scholarship to use at William Woods University for her article.