



2018 SCHOLARSHIP CONTEST GUIDELINES

The Missouri Gaming Association is announcing the Project 21 2018 Scholarship Program. This will be the twenty-second 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 2018 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 2018 as follows: Two \$1,500.00 First prizes, and Four \$1,000.00 Second Prizes.





2018 ESSAY/POSTER/VIDEO SCHOLARSHIP APPLICATION



1. Applicant's Name: _____
2. Applicant's **COMPLETE** Address: _____
 City, State, Zip: _____
 E-Mail Address: _____
3. Phone: () _____ Alternate Phone: () _____ Present School Grade: _____
4. School Name: _____
5. School **COMPLETE** Address & Phone: _____
6. Please indicate whether you are submitting an Article _____ Poster _____ Or Video _____
7. If you are submitting an article, please complete 7a and b; or c below. Please send 1 set of the school publication containing the article.
 - a. School Newspaper Name: _____
 - b. Date Article Published: _____
 - c. If there is not a school publication the article must be presented to an appropriate class as determined by the school counselor and must be published in a local newspaper sometime between Dec. 1, 2017 and Feb. 15, 2018. A signed letter from the school counselor verifying the class presented to and date of presentation as well as one copy of the newspaper containing the published article must accompany the application.
8. If you are submitting a poster, **please note the poster must be on 22 in. x 28 in. poster board. Please write your name and address on the back of your poster.**
 Date Displayed: _____ Campus Location Displayed: _____
9. If you are submitting a video, please make a copy and send it with your name and address on the label. All videos entries must be in DVD format and must be at least 1 minute in length, but no longer than 5 minutes. Keep in mind copy right infringement if you are using music.
 Date(s) Viewed: _____ Campus Location Viewed: _____
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. IF THE STUDENT IS UNDECIDED ABOUT WHEN AND/OR WHERE HE/SHE WILL ATTEND AT THE TIME SCHOLARSHIP AWARDS ARE DISTRIBUTED, THE SCHOLARSHIP WILL BE HELD IN ESCROW BY THE MISSOURI GAMING ASSOCIATION (FOR A PERIOD NOT TO EXCEED 4 YEARS) UNTIL THE STUDENT IS READY TO ATTEND A SCHOOL OF HIGHER EDUCATION. **IF YOU WILL BE ATTENDING A SCHOOL OF HIGHER EDUCATION AND YOU HAVE CHOSEN THE SCHOOL YOU PLAN TO ATTEND, PLEASE IDENTIFY THE NAME AND ADDRESS OF THE SCHOOL BELOW:**

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 2018 SCHOLARSHIP GUIDELINES to Missouri Gaming Association, Attn: Mike Winter, 109A East High St., P.O. Box 305, Jefferson City, MO 65102 by **March 1, 2018.**

PLEASE SEE PROJECT 21 2018 SCHOLARSHIP GUIDELINES FOR COMPLETE RULES.

MISSOURI GAMING ASSOCIATION

PROJECT 21 2018 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, 2017 and February 15, 2018 (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, 2017 and February 15, 2018. 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, 2017 and February 15, 2018 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 2018 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, 2018.**
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, 2018.** The checks will be **awarded by April 15, 2018** 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.

Heads Up! Know Why Underage Gambling Can Lead To A Bad Beat

By Muhammad Alasgarli, Liberty High School

With a recent surge in gambling and the rise of elaborately-constructed casinos in the past 30 years, gambling has evolved into a favorite social pastime. In fact, over 60% of American adults have gambled over the past twelve months in some activity.

Considering the fact that gambling generates more revenue than movies, spectator sports, theme parks, cruise ships, and recorded music combined, gambling has inevitably secured its role in the sphere of entertainment.

In Missouri, it remains to be a popular leisure activity. While oftentimes a great way to “break the ice” or spend a fun-filled night with friends, gambling can negatively affect those who aren’t following the rules. Underage gambling is a serious issue which can lead to both personal and legal troubles. It is estimated that approximately 2.1% of U.S. residents age 14-21 struggle with problem gambling and another 6.5% are at-risk.

Missouri law dictates that in order for a person to be able to legally gamble within an establishment, they must be 21 by age, including riverboat gambling. In Missouri, current laws make it a misdemeanor punishable by a fine of up to \$500 and a maximum of six months in jail for casino patrons of any age to show a false identification. Repeat offenders can face a stiffer misdemeanor penalty, punishable by up to a \$1,000 fine and a year in jail.

With strict entrance and “cash-out” security checks, casinos in Missouri and the United States enforce these laws well, but to the surprise of many, most underage transgressions don’t take place in casinos, speakeasies, or underground basements. They occur on the World Wide Web. Online underage gambling is rapidly becoming an issue as many teens under the age of 21 are creating questionable accounts on gambling sites such as pokerstars.com and fulltilt.com. In a community where all you need is a valid credit card to begin play, gamers have the freedom to participate in anything from \$1/\$2 no-limit Hold ’Em to high-stakes poker,

without ever having to break a sweat of handing over a false photo ID.

While televised poker tournaments like the WSOP and Hollywood movies like “21” may portray gambling as appealing and rewarding, beginning to gamble from a young age can lead to a plethora of bad habits and mental repercussions.

Our brains do not fully develop themselves until one reaches their early twenties, and unsafe gambling habits solidify themselves in the minds of young men and women from an early age as they grow. Starting young can formulate gambling addiction, a destructive psychological disorder which leads to depression and oftentimes financial ruin.

When faced with the lack of ability to repay accumulated debts, addicts go bankrupt or turn to illegal activities to accrue funds, which often buries them in more legal trouble.

The best way to prevent underage gambling is to think before you act, as the behavior of young teens can often lead to reckless decision-making without heed of the consequences that their actions can lead to.

Gambling is a form of entertainment that can lead to unpredictable circumstances when not taken responsibly or with caution. As rewarding as underage gambling may seem, it is important that we channel youth away from being involved in gambling before they are permitted by the law to do so.

You can take a leading role in this action as well. If you are experiencing symptoms of underage gambling, talk to a trusted adult or speak with a school counselor or administrator. If you know someone who is experiencing these issues, console him or her and take the issue to a school official or call the gambling problem hotline – 1-888-BETSOFF.

Muhammad Alasgarli, a 2017 graduate of Liberty High School, O’Fallon, MO, won a \$1,000 scholarship to use at Washington University in St. Louis for his article.