



## 2016 SCHOLARSHIP CONTEST GUIDELINES

The Missouri Gaming Association is announcing the Project 21 2016 Scholarship Program. This will be the twentieth 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 2016 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 2016 as follows: Two \$1,500.00 First prizes, and Four \$1,000.00 Second Prizes.





2016 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, Poster, or Video
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 2016 SCHOLARSHIP GUIDELINES to Missouri Gaming Association, Attn: Mike Winter, 109A East High St., P.O. Box 305, Jefferson City, MO 65102 by March 1, 2016.

PLEASE SEE PROJECT 21 2016 SCHOLARSHIP GUIDELINES FOR COMPLETE RULES.

# MISSOURI GAMING ASSOCIATION

## PROJECT 21 2016 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, 2015 and February 15, 2016 (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, 2015 and February 15, 2016. 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, 2015 and February 15, 2016 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 2016 Scholarship Application, in addition to any other required documentation outlined above.** Students may download an application at [www.missouricasinos.org](http://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, 2016.**
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, 2016.** The checks will be **awarded by April 15, 2016** 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.

# The Consequences of Underage Gambling

By Tessa Mills, Cleveland, MO

Underage gambling is a major issue with minor coverage in our society. Underage gambling can lead to many consequences, legal and personal. If a young person under the age of 21 is found to be gambling unlawfully he may face many legal consequences, such as fines and even jail time. A minor who gambles might also find some other consequences to deal with in everyday life, such as debt and addiction. A study has shown that 10%-15% of teenagers are at risk for having a serious gambling problem, and 4%-8% of teenagers DO have a serious illegal gambling problem, before the teens even reach the legal gambling age. Underage gambling can affect a person's life for years to come.

There are severe legal consequences of underage gambling. In the state of Missouri, if a minor is caught using a fake ID to get into a casino and gamble, he could be arrested with a misdemeanor charge and face up to six months of prison time, as well as up to \$500 in fines. Recently, Governor Jay Nixon vetoed a bill that would have decreased the penalty for underage gambling when using a fake ID. The sentence would have eliminated the prison time and reduced the charge to a mere infraction. This shows that the state government considers underage gambling to be a serious issue, thus keeping the punishment severe for perpetrators. The legal consequences of underage gambling can affect a person, following the individual throughout life on his personal record and making it hard to find a job or qualify for loans.

No all consequences of gambling deal with the legal side of the issue. Underage gaming can also have an impact on a person's social life and future. Starting to gamble at a young age can increase the risk of becoming addicted as an adult. Addicts tend to

have mood swings, going from being extremely happy to a highly depressed state. Addicts can exhibit new and more rash behavior such as anxiety, frustration, and anger. As the gambling continues, it could lead a person to become more secretive and to withdraw from friends and family. The mental aspects of addiction to gambling can change a person's life forever, and almost never in a good way.

Another consequence of gambling that can affect someone's life is the financial pressure it puts on the player. As one might guess, compulsive gaming can lead to heavy and numerous bills, leading the person in debt to ask for or steal money, or not be able to pay for things because of their lack of cash. Excessive gambling can lead one to start betting personal belongings away. Once this starts, an addict might start begging for money to gamble, thinking that he is on the verge of winning it all back. This detrimental thinking can cost a person much and land the person into an even worse situation, owing more people and racking up more debt.

The legal, personal and financial consequences of underage gambling can be tremendous. While occasional gambling by an adult over the age of 21 is legal and recreational, gambling before someone comes of age is illegal and could end with devastating consequences. A minor caught gambling could get arrested and fined and meet with financial difficult and person hardship in his future. If you notice a friend showing signs of underage gambling, please call the National Gambling Helpline at 1-800-522-4700.

*Tessa Mills, a 2015 graduate of Cass Midway High School, won a \$1,500 scholarship to use at the Missouri State University in Springfield for her article.*