



## **FINANCIAL LITERACY VIDEO CONTEST RULES**

### **1. About W!se**

Working in Support of Education (“W!se”) is a leading U.S. non-profit dedicated to improving the lives of young people through programs that develop financial literacy and readiness for college and career. We are spearheading a national effort to empower people to lead lives of financial well-being, succeed in college and excel in an increasingly competitive global workplace.

### **2. The W!se Financial Literacy Video Contest**

W!se is holding a video contest on personal finance (“Contest”) for students at high schools located in New York State. Students are invited to respond to ONE of the following personal finance prompts.

- Show why some debt is “good debt” and some is “bad debt”. What are the consequences of each?
- Demonstrate two common scams that target young people and provide guidance on how to avoid them.
- Document a “Day in the Life of a Thrifty Spender” and show how their strategies save money.
- Compare 2 friends – one favors trends like meme stocks, the other uses classic investment strategies. Show why the latter approach is better.

The Contest is organized by W!se, with funding support from Bread Financial.

### **3. Contest Period and Deadline**

The Contest opens on Monday, January 26, 2026 at 9:00 am EST (“Opening Date”) and closes on Wednesday, April 1, 2026 at 11:59 pm EST (“Closing Date”). Any entry received before the Opening Date or after the Closing Date will be automatically disqualified.

### **4. Eligibility**

Students from New York State high schools may enter the Contest (each a “Contestant”). A Contestant is defined as one student. Contestants may engage other students in their high school to appear in the video (“Participants”). Participants are not official Contestants and are not eligible for any prize.

### **5. Entries**

The Contestant must submit their video entry (“Entry”) to a teacher at the Contestant’s high school (“Teacher”) who shall submit the entry to W!se. Any entry submitted by a Contestant directly will be automatically disqualified. Any incomplete entries will not be considered. Teachers need to secure parental/legal guardian consent for Contestants AND Participants who are under the age of eighteen years old at the Opening Date in accordance with Section 6 below. Teachers may submit an unlimited number of Entries from their school. However, each Contestant may submit ONE Entry only. Each Entry may be submitted by ONE Contestant only (i.e., no team Entries).

### **6. Binding Agreement**

By participating in the Contest, Contestants, Participants AND Teachers each agree to abide by these contest rules (“Contest Rules”). Therefore, all should read the Contest Rules carefully before Entries are submitted. The Contest Rules are a binding legal agreement between each of the Contestants, Participants, Teachers and W!se in connection with the Contest.

Teachers shall agree to the Contest Rules by checking the box marked “I agree” at the end of the online submission process. By clicking “I agree”, each Teacher represents that he/she/they:

- Consent to and agree with the Contest Rules.
- For any Contestant or Participant who is under the age of eighteen as at the Opening Date, have secured permission from a parent/legal guardian of such Contestant or Participant to participate in the Contest in



accordance with the Contest Rules and that such parent/legal guardian consents to and agrees with the Contest Rules. For any Contestant or Participant who is under the age of eighteen at the Opening Date, teachers will upload consent forms with the student submissions.

- Will send to the applicable Contestant and/or Participant, a link to the competition website.
- Certify that each Contestant and Participant agrees to the Contest Rules and has signed and returned the Signed Agreement Form which can be found at <https://wise-nv.org/programs-services/financial-literacy/2026-wse-financial-literacy-video-contest/>

Each Contestant and /or Participant represents that:

- They consent to and agree with the Contest Rules by completing the Signed Agreement Form which can be found at <https://wise-nv.org/programs-services/financial-literacy/2026-wse-financial-literacy-video-contest/>
- Contestants whose Entries they submit have consented to and agree with the Contest Rules.
- Participants who appear in the Entries have consented to and agree with the Contest Rules.
- For any Contestant or Participant who is under the age of eighteen as of the Opening Date, they are participating in the Contest with the consent of their parent/legal guardian, and that they secured permission from their parent/legal guardian to participate in the Contest in accordance with the Contest Rules and that their parent/legal guardian agrees to the Contest Rules.
- All Contestants and Participants must give their consent forms to the teacher, who must upload the forms.
- Contestants and Participants consent to allow W!se to share or repost videos on the W!se website and social media channels.

## **7. Entry Requirements**

Videos can be a drama, animation, musical, documentary or comedy. Videos submitted must be in English and be between 45 seconds and 2 minutes. Any video in a different language or one that is below the minimum length or exceeds either the maximum length or size will be automatically disqualified.

## **8. AI Usage Policy**

Students are permitted to use AI tools to support the creative process, such as editing a script, or refining language. However, videos that rely on AI to generate the full script, visuals, narration, or the overall video content will be disqualified. Submitting a video that is created primarily by entering a prompt into an AI video generator or similar tool is not allowed.

W!se reserves the right to determine whether a submission shows clear or significant use of AI generation. Any video that, in W!se's judgment, displays obvious AI-generated content may be ruled ineligible and disqualified from the competition.

## **9. Submission of Entries**

To submit a video, Teachers will upload the video file to a dedicated competition page. Before submitting the video, Teachers will be required to accept the Contest Rules on the same page by clicking on "I agree" and procure the acceptance of the Contest Rules by Contestants and Participants (and, if applicable, their parent/legal guardian) as described in Section 6 above]. Videos will not be returned to the Contestants.

## **10. Representations, Warranties and Covenants**

As conditions of entry into the Contest and by participating in the Contest, the Contestant represents and warrants with respect to its Entry that:

- They own all rights to their Entry including the video or digital recording and the performances and any music or other creative work contained therein.
- They are the individual(s) pictured and heard in the video, or, alternatively, permission from each Participant who appears in the video has been obtained. In the case of any person under eighteen years old as of the



Opening Date, the permission of his/her parent or legal guardian has been obtained and uploaded by the Teacher.

- They have not violated any laws or regulations when making the video.
- The Entry is original, does not contain inappropriate language, and has not been previously published in any medium or for any other purpose, including entry into a different contest.

The Contestant hereby grants to W!se an irrevocable, non-exclusive perpetual, sublicensable, transferable, worldwide, fully-paid, royalty-free, license under their intellectual property rights in and to the Entry to store, copy, post, publish, broadcast, publicly perform, publicly display, digitally perform, distribute, reproduce, transmit, create derivative works of, edit, and otherwise use and exploit the Entry, and may use and reuse the Entry including the information contained on the title screen for any purpose in any medium or format (“License”).

Each Contestant and Participant (with respect to each Entry in which they are pictured or heard) waives any and all claims they had, now have or hereafter may have, including claims in the nature of copyright infringement, defamation, disparagement, slander, false light, violation of the right of privacy or publicity, so called “moral rights,” and any other legal rights relating to their video that may preclude W!se’s use of the video, or would require the Contestant’s permission for W!se to use the video for any purpose. Each Contestant and Participant (with respect to each Entry in which they are pictured or heard) further agrees and covenants not to sue or assert any claim against W!se, its legal representatives, Bread Financial, or anyone else’s use of the video pursuant to the License.

## **11. Indemnification**

Each Contestant and Participant (with respect to each Entry in which they are pictured or heard) hereby releases and shall indemnify, defend and keep harmless W!se, the Contest judges, W!se’s agents, respective officers, directors, and any of its employees (“Indemnified Persons”) on a net after-tax basis, from and against any and all liabilities, obligations, losses, damages, penalties, claims, suits, demands, costs, expenses and disbursements (including legal fees and expenses) of any kind and nature whatsoever (“Claims”) that may be imposed on, incurred by or asserted against any such Indemnified Person, whether or not such Indemnified Person shall also be indemnified as to any such Claim by any other person, arising from any act or omission by the Contestant and or Participant and/or any person for which the Contestant and/or Participant is answerable, due to or arising directly or indirectly from the Contest, including but not limited to: (i) the Entry; (ii) each Participant’s conduct during and in connection with the Contest, including, but not limited to infringement or misappropriation of any intellectual property rights or violation of any right of publicity or privacy, defamation, or other improper conduct; (iii) any claim that any commercial, advertising, presentation, web content or any other material subsequently produced, presented, and/or prepared by or on behalf of any Indemnified Person in connection with the Entry infringes on the rights of Contestant’s and/or Participant’s work as contained in the Entry or any other right of Contestant and/or Participant.

## **12. Judging**

After the Closing Date, all Entries will be evaluated and judged by a panel of judges selected by W!se. A scoring rubric, developed by W!se will be used to score the Entries submitted. W!se has no obligation to use any Entry.

## **13. Announcement of Winning Videos**

The winning videos will be announced in April 2025.



#### **14. Prizes for Winning Videos**

Contestants with the winning videos will receive:

##### **Student Prizes:**

- First Place: \$2,500
- Second Place: \$1,500
- Third Place: \$1,000
- Fourth Place: \$750
- Fifth Place: \$500

##### **Teacher Prizes:**

- First Place: \$1,000
- Second Place: \$750
- Third Place: \$500
- Fourth Place: \$250
- Fifth Place: \$150

Participants are not eligible for prizes. Contestants may share their prize with Participants at their own discretion.

##### **Principal Prize:**

- \$1,000 for the school with the most submissions (rules and restrictions may apply)
  - \*In the event of a tie, the winner will be determined by the school that has the highest percentage of complete submissions (submissions that have all necessary fields completed, a retrievable video, and consent forms) relative to the total student enrollment at the school.

#### **15. Signed Agreement**

All Contestants and Participants must complete a Signed Agreement Form, which can be found at <https://wise-ny.org/programs-services/financial-literacy/2026-wse-financial-literacy-video-contest/> and submit it to their Teacher. By signing the Form, they are agreeing to the Contest Rules.