



2009 SCHOLARSHIP CONTEST GUIDELINES

The Missouri Gaming Association is announcing the Project 21 2009 Scholarship Program. This will be the thirteenth 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 2009 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 2009 as follows: Two \$1,500.00 First Prizes, and Four \$1,000.00 Second Prizes.





2009 ESSAY/POSTER/VIDEO SCHOLARSHIP APPLICATION



- 1. Applicant's Name:
2. Applicant's Complete Address:
3. Phone: Present School Grade:
4. School Name:
5. School Address & Phone No.:
6. Please indicate whether you are submitting an Article, Poster, or Video.
7. If you are submitting an article, please complete 7a and b below.
8. If you are submitting a poster, please note the poster must be on poster board at least 22 x 28 inches.
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.

Blank lines for identifying the name and address of the school.

Student's Signature Date
Student's Name (Please Print) Student's Social Security #
Student's Age and Birthdate Name and Phone Number of Student's School Advisor

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

Parent's Signature Date
Parent's Name (Please Print)

Please return application, entry and other required documentation as outlined in the PROJECT 21 2009 SCHOLARSHIP GUIDELINES to Missouri Gaming Association, Attn: Mike Winter, 101 E. High St. - Suite 250, P.O. Box 305, Jefferson City, MO 65102 by March 6, 2009.

PLEASE SEE PROJECT 21 2009 SCHOLARSHIP GUIDELINES FOR THE COMPLETE RULES.

MISSOURI GAMING ASSOCIATION
PROJECT 21 2009 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 January 1, 2009 and February 28, 2009. Two sets 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 January 1, 2009 and February 28, 2009. The poster entry must be accompanied by an essay (minimum of one-page; double-spaced) discussing the topic of underage gambling. The essay does not need to be displayed or published at the school. A brief letter signed by a school administrator certifying the poster was displayed at the school along with the dates of display must also accompany the poster and essay.

Video - A video entry must be viewed in a school class or forum between January 1, 2009 and February 28, 2009 and must be at least 1 minute in length, but no longer than five minutes. A brief letter signed by a school administrator 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 2009 Scholarship Application, in addition to any other required documentation outlined above.** Students may obtain an application by calling or writing the Missouri Gaming Association, 573-634-4001, 101 E. High St. - Suite 250, P.O. Box 305, Jefferson City, MO 65102.
5. **Submission Deadline:** The article, poster or video entry, completed application and other required documentation outlined above must be submitted to the Missouri Gaming Association, Attn: Mike Winter, 101 E. High St. - Suite 250, P.O. Box 305, Jefferson City, MO 65102 by **MARCH 6, 2009.**
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 April 17, 2009. The checks will be awarded by May 15, 2009 unless Rule 11 applies.
8. **Ineligibility:** Full-time Missouri casino employees (high school seniors) **are not** eligible for the Project 21 2009 Scholarships. Part-time employees (high school seniors) working less than 32 hours per week **are** eligible. Children (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 Tiger's Roar

February 11, 2008

Don't Bet on Underage Gambling

By Fiona Odu

LCPA High School
2111 Woodland Ave.
Kansas City, MO 64130

Special points of interest:

- Gambling underage is an illegal activity.
- In order to purchase lottery tickets legally, one must be 18 years of age.
- Also, one must be 21 years old to gamble on the casino floors.

Johnny's hand quivers in anticipation. A steam of cold sweat runs down his face as he clutches the small white die in his clammy palm. He rolls the die and crosses his fingers. In seconds, Johnny has lost his entire weekly allowance. He has no money left to buy a bus ticket home from the casino, so he needs the money immediately. Maybe he can get lucky the next time he shoots the dice. He takes another gamble and rolls the dice once again.

Gambling has recently found its way into middle schools, high schools, and college campuses. It can eventually lead to serious problems such as financial debt, crime, and violence for the youth who illegally partake in gambling. Underage gambling is especially dangerous because the youth who partake in the sport do not develop a sense of financial well-being. Children often steal and lie in order to gamble with friends. Moreover, these children tend to be more disruptive in class and defiant towards authority figures.

Parents and adults who should be teaching their children financial independence and sufficiency are often the people teaching their children how to gamble. In fact, 75 percent of problem gamblers' children reported that their first gambling experience occurred before the age of 11.

Their children subsequently perceive gambling to be cool, and they do not know that they are illegally partaking in gambling.

Children as young as 10 years old have become efficient in online poker, sports gambling, shooting dice, and gambling on casino floors. Studies conducted in 2000 by the American Psychological Association states that 4 to 6 percent of children aged 12 to 17 are pathological gamblers.

The newest and most dangerous form of gambling is taking place on the internet. Although some gambling websites require students to have birth certificates or identification, most children simply present false information about themselves online.

The legal age to purchase lottery tickets is 18 and 21 for gambling on a casino floor. Until that age, most children are not mature enough to manage their finances responsibly. In direct correlation, a recent national study by the University of Chicago showed that nearly 6 percent teenagers under 18 have serious gambling problems. The best method for prevention of illegal underage gambling is improving the policies against illegal underage gambling. Legislators should perceive underage gambling as a threat to the well-being of today's

youth. Moreover, teachers and parents should make children aware of the dangers of underage gambling, including betting on sports, online gambling, and gambling on casino floors.

The temporary thrill that comes from gambling can eventually have grave consequences. Performing poorly in school, debt, addiction and misdemeanor theft are some of the effects of underage gambling. Rather than gambling, teens should find safe alternatives such as shopping, playing sports, reading, or watching a movie with friends. More information is available about underage gambling on (www.Lostbet.com). Choosing not to partake in illegal underage gambling is always the best bet.

Fiona Odu, formerly of Lincoln College Preparatory Academy High School, won a \$1,500 scholarship to attend the University of Missouri-Columbia for her article that appeared in her high school newspaper "The Tiger's Roar."