



Prizes for Films

In collaboration with the Financial Empowerment Network, FEPPP (Financial Education Public-Private Partnership), & Jump\$tart WA

[Teacher and Student Instructions](#)

You're invited to submit a high school team produced short film that focuses on how a bank account complements the financial decision-making process.

The [Jump\\$tart Washington Coalition](#) will award prizes to those student (high school) Filmmaker teams whom the **Bank On Film Fest** judges deem as the most impactful.

- **Judge's Award – 1st Place Team**
Cash Award Value \$1,500
- **Judge's Award – 2nd Place Team**
Cash Award Value \$1,000
- **Judge's Award – 3rd Place Team**
Cash Award Value \$500

CALL FOR SUBMISSIONS AND DEADLINE

Teachers are requested to **RSVP by March 19, 2020**, to [FEPPP's website link](#).

Final Film submissions must be uploaded in a [YouTube file format](#) to your high school class YouTube account. If you face YouTube restrictions, let us know. **The Teacher certification and a link to the YouTube Film must be submitted by email to acoday@everyoneiswelcome.org with the subject line BOWA Film Fest by midnight on April 19, 2020.**

SUBMISSION CONTENT DETAILS

A short film with a **maximum of three (3) minutes** in length that delivers entertainment value (a creative, engaging approach), while educating, but not necessarily directly teaching a lesson (a la "talking head").

Films must be related to Bank On Washington in some way - explicit or otherwise. Financial Decision Making must align with the [WA State Financial Education Learning Standards](#).

Additionally, FEN, FEPPP, and Jump\$tart WA desire to impart ethical and moral financial decision-making through film content. Submissions should deliver messages that favor financial decision making specific to checking accounts.

HOW WILL BANK ON FILM FEST ENTRIES BE ASSESSED?

Bank On Film Fest judging includes points on quality, creativity, engagement, and suitability of financial content for a broad audience. The Bank On Film Fest volunteers will review the initial content before viewing by judges.

JUDGING RUBRIC

Not all films accepted into the film festival will qualify for final judging. FEN, FEPPP, and Jump\$Start WA at their sole discretion, will choose a certain number of films to fit into a schedule judged for the top prizes. Other films that have been chosen may play at different times throughout the Bank On Film Fest but will not qualify for the top prizes.

Does the film follow the guidelines? (Yes/No)

1. Does the film run within the 3-minute time limit?
2. Is the information included in the film accurate and current?
3. Are any copyrighted materials used in the film?
4. Is any portion of the film inappropriate?

Logical argument for how a bank account complements the financial decision-making process – 35%

Is the argument offered appropriate and supported by your claims?

<p>4 Points A strong argument is offered for how a bank account complements the financial decision-making process that is both logical and appropriate.</p>	<p>3 Points An argument is offered for how a bank account complements the financial decision-making process but doesn't clearly connect to the film's claims.</p>	<p>2 Points An argument is offered for how a bank account complements the financial decision-making process but does not match the film's claims.</p>	<p>1 Point No argument is offered for how a bank account complements the financial decision-making process.</p>
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Content Quality of Film – 30%

Does the film clearly make the connection with how a bank account complements the financial decision-making process and offer an argument?

<p>4 Points Bank On Washington is clearly tied in with topic in an obvious manner; a strong connection is shown how a bank account complements the financial decision-making process. The Filmmaker has expertly made the case for the topic's importance using precise arguments.</p>	<p>3 Points Bank On Washington is tied in with the topic; a fairly clear connection is made to how a bank account complements the financial decision-making process. The Filmmaker explains the topic's importance, but the arguments are not complete.</p>	<p>2 Points Bank On Washington is mentioned but the connection to how a bank account complements the financial decision-making process is not supported. The Filmmaker states that the topic is important but provides little explanation.</p>	<p>1 Point Bank On Washington is not tied in with the topic; no connection between a bank account and the financial decision-making process is made or why the topic is important.</p>
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Audience Engagement – 25%

How well does the film draw in the viewer and keep their attention? Is the film original and innovative?

<p>4 Points The audience is left with a strong understanding of how a bank account complements the financial decision-making process, will remember the film, & feels like they want to learn more. It's original, creative & unique.</p>	<p>3 Points The audience is left with a general understanding of how a bank account complements the financial decision-making process & will remember the film. It has some original thought and is moderately creative.</p>	<p>2 Points The audience has limited understanding of how a bank account complements the financial decision-making process & might remember the film. Some introduced subjects may distract from message. It has little original thinking.</p>	<p>1 Point The presentation is unclear of how a bank account complements the financial decision-making process & is unmemorable. It has no original thinking.</p>
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Film Production – 10%

What is the overall quality of production, e.g. visual and sound?

<p>4 Points Film is well planned with smooth transitions & edits. Sound is expertly balanced and easy to hear. All sound & visual elements coincide with the film's message.</p>	<p>3 Points Film is well planned with competent edits. Sound is well balanced & easy to hear. Most sound & visual elements blend with film's message.</p>	<p>2 Points Film was somewhat planned. Transitions & edits are basic. Sound is reasonably balanced. Some sound & visual elements are distracting.</p>	<p>1 Point Film is not well planned & has poor edits. Sound is of poor quality. Many sound & visual elements distract from the film's message.</p>
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Rubric Source - <https://www.worldof7billion.org>, accessed 9/9/2019.

Legal Stuff

- **COPYRIGHT WARRANTY**

Certification is required showing that you own the copyright to the film and are representing its contents, or have been granted the legal authority by the copyright holder, and indemnify FEN, FEPPP, Jump\$tart WA and all its employees, contractors and volunteers of any damages relating to the copyright of the film.

- **OWNERSHIP AND DISTRIBUTION**

The Filmmaker retains all rights of ownership and distribution for the film. If accepted into the film festival, FEN shall make this film available to its participating organizations for educational purposes. FEN may also, from time-to-time, use all or part of the film for marketing and in a meeting or conference typesetting (in-person or virtual) to build awareness and support for its Bank On initiative. At all times, FEN, FEPPP, and Jump\$tart WA must acknowledge the Filmmakers for their work.

- **INDEMNIFICATION**

The Filmmaker agrees to defend, indemnify, and hold harmless FEN, FEPPP, Jump\$tart WA and its directors, officers, other employees, affiliates, sublicensees, and agents from and against all claims, losses, liabilities, demands, and defense costs (including reasonable expert's and attorneys' fees), judgments and other expenses (collectively "Losses") arising out of or on account of the Filmmaker's breach or alleged breach of any of the terms, warranties, or representations of this Agreement except to the extent such Losses caused by the breach by FEN, FEPPP, and Jump\$tart WA of its obligations under this Agreement. This provision shall survive the termination or expiration of this Agreement.

- **ARBITRATION**

Any controversy or claim arising out of or relating to this Agreement or any breach of it shall be settled by arbitration according to the Rules of the American Arbitration Association, and judgment upon the award rendered by the arbitrators may be entered in any court having jurisdiction thereof. The prevailing party shall be entitled to reimbursement for costs and reasonable attorney fees.

The determination of the arbitrator in such proceeding shall be final, binding, and non-appealable.

Nothing contained in this clause shall preclude any party from seeking and obtaining any injunctive relief or other provisional remedies available in a court of law.

- **CERTIFICATION**

- I have read all of the rules, understand, and have complied with these rules.
- I warrant the submission of my student's original work and that there are no disputes regarding the ownership of the submission.
- To the best of my/our knowledge, all the statements herein are true and correct.

Teacher Printed Name & Signature

Date

The Financial Empowerment Network is a non-profit, 501(c)(3) organization. Tax ID 82-2691437
Mailing Address: 12819 SE 38th St #304 • Bellevue, Washington 98006 • www.financialempowermentnetwork.org

For more information contact Alice Coday at acoday@everyoneiswelcome.org

Reference Sheet for Students

WHAT IS BANK ON? **BANK ON** is a **national movement** to help people without bank accounts access affordable financial services, including checking, savings, credit, and financial education. **Bank On Washington** is a major initiative of the Financial Empowerment Network (FEN).

- Bank On National Account Standards (2019-2020). Learn more [here](#)>
- Banks and credit unions with accounts that meet the National Account Standards can apply for free national validation & certification with the CFE Fund.

WHAT IS UNBANKED? The **unbanked** are described by the **Federal Deposit Insurance Corporation (FDIC)** as those individuals without an account at a bank or other financial institution. The **Federal Reserve** estimated there are 55 million unbanked or **underbanked** adult Americans in 2018, which account for 22 percent of U.S. households.

WHAT IS FINANCIAL INCLUSION? **Financial inclusion** is where individuals have access to useful and affordable financial products, e.g., a checking account that meets their needs responsibly and sustainably.

WHAT IS FINANCIAL DECISION MAKING? Refer to the [Washington Office of Superintendent of Public Instruction](#) and [WA State Financial Education Learning Standards 9- 12](#).

NEED EXTRA HELP? The Federal Reserve Bank of Atlanta offers **[Personal Finance Trends: The Unbanked and Underbanked](#)**.

- The documentary **[Spent: Looking for Change](#)** provides personal accounts of individuals who have used alternative financial services.
- **[Prosperity Now Scorecard](#)** is a comprehensive resource for data on household financial health, racial economic inequality and policy recommendations to help put everyone in our country on a path to prosperity.
- **[Improving Unbanked Access to Shared Mobility Services](#)**, by Hester Serebrin, Evans School of Public Affairs Capstone Project, June 2016.
- **[2017 FDIC National Survey of Unbanked and Underbanked Households](#)**, FDIC, EconomicInclusion.gov, October 2018
- **[Washington State Financial Education Standards Chart](#)**, Grades 9 – 12.

VIEW 2019 BANK ON WASHINGTON FILM FEST WINNERS AT everyoneiswelcome.org/bank-on/barriers-to-banking.

The Financial Empowerment Network (FEN) is a non-profit 501 (c) 3 in Washington state whose vision is a community where low and moderate-income individuals and families can achieve financial well-being.

- Mission: We advance financial empowerment through partnerships that support access to affordable, effective, and relevant services, products, and other resources.
- Process: We serve as a liaison and broker to create connections, disseminate evidence-based and promising practices, and bring resources to a network of providers to integrate financial empowerment into other services, including anti-poverty strategies.

Jump\$tart Washington is a non-profit coalition created to promote the need for financial education in Washington State. They provide teacher training seminars, special events for students and outreach to citizens throughout the state.

FEPPP (Financial Education Public Private Partnership) is a partnership created by the legislature that brings together public & private stakeholders to improve and advocate for financial education in Washington schools and communities by providing teacher trainings and quality resources”