CENTS Scholarship

Prejudged Report (High School)
Eligibility
Grades 9–12
Individual Event
First Place: $1,000 Scholarship
Submission Deadline: March 1, 2027
Submission Link: https://leadable.info/CENTSScholarship

Objective
The CENTS Scholarship recognizes students who develop a comprehensive post-secondary education and financial success plan demonstrating informed career planning, responsible borrowing, budgeting, and long-term financial decision-making.

Students will complete original research, financial calculations, and personal reflection to demonstrate that they understand the financial impact of post-secondary education.

Competencies
Students will demonstrate their ability to:

- Research careers and post-secondary education
- Analyze college costs
- Compare financing options
- Calculate student loan repayment
- Develop a realistic personal budget
- Evaluate financial decisions
- Communicate professionally
- Apply critical thinking to financial planning

Resources
Teachers/Advisers can **coordinate with a CENTS speaker to present on Post Secondary Education Options and/or Personal Finance Basics for a competitive advantage!**
Contact Tony (tony@centsprogram.org) for more details on an in person or virtual visit!

Event Guidelines
Each competitor will submit one PDF portfolio.
Maximum length:
10 pages
(not including title page or works cited)

Minimum font:
11 point
Margins:
1 inch

Required Sections
Section 1
Career Vision (10 points)
Include:

- Desired career
- Why this career interests you
- Required education or training
- Expected starting salary
- Career outlook
- Sources

Section 2
Postsecondary Research (20 points)
Research one college, university, apprenticeship, military pathway, or technical program.
Include:

- Institution
- Accreditation
- Graduation rate
- Retention rate
- Tuition
- Estimated annual cost
- Program length
- Why you selected it

Section 3
Financial Plan (25 points)
Using current data, calculate:

- Estimated annual take-home pay
- Monthly take-home pay
- Total education cost
- Estimated borrowing
- Monthly student loan payment
- Total repayment cost

Students must show calculations.

Section 4
Budget (20 points)
Create a monthly budget including:

- Housing
- Food
- Transportation
- Insurance
- Utilities
- Savings
- Entertainment
- Student loan payment
- Emergency savings

Students should demonstrate that their budget is sustainable.

Section 5
Reduce the Cost (15 points)
Describe at least five strategies to reduce educational expenses.
Examples include:

- Scholarships
- Grants
- Employer tuition assistance
- Community college transfer
- Apprenticeships
- Dual Credit
- Running Start
- Living at home
- Working while in school

Students should estimate the financial impact of each strategy.

Section 6
Reflection (10 points)
In 500 words or less, answer:
What did you learn through this project that will change the way you prepare for your future?
Discuss:

- Biggest surprise
- Biggest financial challenge
- Most important lesson
- Next steps

Submission Requirements
Students submit:

- One PDF
- Original work
- Professional formatting
- References in APA or MLA
- Financial calculations included

Penalties

Infraction	Penalty
Over page limit	5 points
Missing citations	5 points
Missing calculations	10 points
Incomplete sections	Up to section value
Late submission	Disqualification

Judging Rubric

Detailed Scoring Rubric

Criteria	**Excellent** (9-10 points)	**Good** (7-8 points)	**Fair** (5-6 points)	**Poor** (0-4 points)
Career Research	Comprehensive, accurate, multiple sources	Mostly complete	Limited detail	Incomplete
Postsecondary Research	Thorough research with excellent analysis	Good research	Basic research	Minimal
Financial Calculations	Accurate, complete, easy to follow	Minor errors	Several errors	Missing calculations
Budget	Realistic, balanced, thoughtful	Mostly realistic	Limited planning	Unrealistic
Cost Reduction Strategies	Creative, practical, well explained	Good variety	Few strategies	Minimal effort
Reflection	Insightful and demonstrates growth	Good reflection	Basic reflection	Limited thought
Professional Presentation	Exceptional formatting, grammar, organization	Minor issues	Several issues	Difficult to follow

Tie Breaker

If scores are tied, judges will evaluate:

1. Reflection
2. Financial Planning
3. Postsecondary Research

Suggested Resources

Students may use:

- CENTS workshops and resources
- College Navigator
- Bureau of Labor Statistics Occupational Outlook Handbook
- Federal Student Aid
- College websites
- Scholarship search websites
- State workforce agencies