

The logo for LAFCU Pathway to Financial Transformation. It features the text "LAFCU" in a bold, blue, sans-serif font. Below it, "Pathway to" is written in a smaller, blue, sans-serif font, and "Financial Transformation" is written in a larger, bold, blue, sans-serif font. To the right of the text is a stylized blue graphic of a person with arms outstretched, resembling a bird or a winged figure.

## 2023 LAFCU Pathway to Financial Transformation Essay Contest

LAFCU is awarding four individuals up to \$2500 each to help build a better financial roadmap and to increase the Pathway to Financial Transformation.

LAFCU Pathway to Financial Transformation essay contest was designed to help strengthen the financial stability of individuals in the communities we serve.

### TASK:

Write a one-page 500-word essay (essays not meeting 500-word count or exceeding one-page will be excluded from scoring)

- Typed in Times New Roman
- 12-point font
- Single spaced
- One-inch margins
- Do not include your name in your essay

### TOPIC:

Building a better financial roadmap

What choice(s) have you made in the past that has influenced your financial decisions?

What financial transformations have you achieved in the past 12 months?

How will this help transform your future financial goal(s)?

### SUBMISSIONS ACCEPTED:

Submission dates are: **May 1, 2023 to May 31, 2023**

Please upload entries to:

- [lafcu.com/ptft](http://lafcu.com/ptft)  
or
- Mail entries to: LAFCU Attn: Marketing P.O. Box 26188, Lansing, MI 48909
  - If mailing, please complete and mail the attached application with your essay.

\*Employees of LAFCU and their immediate family members are excluded.  
Other restrictions may apply

**GRADING:**

Participants will be graded using a 1-10-point scale with the following criteria:

- Specifically followed the requirements and directions of the essay contest
- Content
- Correct spelling/grammar

**AWARDING OF THE GRANT:**

- The winners will be selected on **June 19, 2023**
- The winners must provide proof of financial needs as the funds will be submitted to the creditor(s) in the winner's name.
- Any unused portion of these funds will be returned to the grantor

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**Pathway to Financial Transformation Essay Contest Application**

Applicant's Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Email Address \_\_\_\_\_

Phone ( ) \_\_\_\_\_ - \_\_\_\_\_

Are you currently enrolled in a debt management program? (not required to apply)

Yes \_\_\_\_\_ No \_\_\_\_\_

If yes, with whom \_\_\_\_\_

Applicant's signature \_\_\_\_\_ Date \_\_\_/\_\_\_/\_\_\_

By signing this application, you are stating that you are the author of the essay submitted and the material is not plagiarized in any manner. You are also giving LAFCU permission to use your name and/or photograph in marketing, media, and promotional materials. Signature may be verified upon winning.

Consult a tax advisor for further information regarding any taxes associated with this monetary grant.