Who is National Payday?
We are an online short-term finance company that has been doing business since 2000.

Why are you doing a scholarship?
Among several other customer benefit initiatives, we decided to launch an annual scholarship fund in the form of an essay contest. Our goal is to not only help promote educational development but also to make more students aware of our brand, company, and fiscal responsibility.

What about the scholarship?
The National Payday Scholarship Fund will give $3,000 away annually to the winner of an essay contest hosted on the National Payday blog.

The focus of the essay is how short-term financing of any kind can benefit a person’s life. We encourage students to speak from personal experience, though it is not required.

Any current or incoming student at an educational institution in the United States is eligible to submit an essay on the suggested topic and win the scholarship.

The winner is not determined by a panel or quality but by social vote. The number of Facebook Likes, Google +1s, and Tweets of each essay submission will be closely monitored and tallied. The winning essay will be the one with the most cumulative social votes.

We believe this is not only an inherently fair and easily monitored selection method, but will also be a fun and exciting experience for the students, friends, and family to watch as their essay’s votes grow as compared to the others.

When will the scholarship contest run?
The National Payday Scholarship Fund essay contest will be open for entry from December 1 to July 31 each year, as long as we choose to host the fund.

The winner will be contacted and announced by August 15 of each year, and the funds disbursed August 30th.

What is my part in this?
As an educational institution that offers scholarship opportunities for students on its web site, the best thing would be to list this annual scholarship fund and contest to help students find the application page for it easily. The application page is located at:

What if I have more questions?
Feel free to contact us at anytime regarding the scholarship fund and essay contest. We are excited to answer any questions or concerns. You may reach us directly via our website, email, or telephone:
www.nationalpayday.com/contact.html
scholarship@nationalpayday.com

What’s the second page of this document?
The second page contains our full terms and conditions for the National Payday Scholarship Fund essay contest. If you’re interested in working with us, please take a look.

We’re very excited about spreading the news about this contest and the chance for our company to give back!

Thank you so much for your time,
The Team at National Payday

E: scholarship@nationalpayday.com
San Pablo de Heredia
Calle San Antonio, del Bar Cunningham, 200 este y 100 norte
San Jose, Costa Rica
Terms and Conditions

Cash Awards:
National Payday and National Techmark (collectively, the “Sponsors”) will grant one award to the top essay paper as decided by the number of social votes (Likes, Tweets, +1’s) each essay receives.

Award
US$ 3,000

Publication:
The Sponsors may publish the winning essay in print and online at their sole discretion, as follows on National Payday competition website and other affiliate’s websites, including author biographies. Authors should provide biographies not exceeding 150 words to National Payday on request; they may be edited by National Payday at its sole discretion.

Copyright:
The Sponsors shall own the entire copyright interest in all essays submitted in the competition until the results are publicly announced. Subsequently, the Sponsors shall relinquish such copyright interest to the authors of non-prize-winning entries. The Sponsors shall own the entire copyright interest in the winning essay. The Sponsors will normally, in their discretion, grant permission to those requesting republication of all or part of the prize-winning essay upon submission of a written request. The Sponsors require parties republishing these essays to: (1) acquire the prior written consent of each of the Sponsors; (2) acknowledge the National Payday essay competition; and (3) note that the views expressed in the essay may not represent National Payday’s views on any matter. Written consent is required in order to use either Sponsor’s name in any written material for third parties, including that written by winning authors. The author of the essay agree to execute such documents as the Sponsors may request to vest in the Sponsors the entire copyright interest in the essays as provided above.

Lost Entries
The Sponsors will not be held responsible for any essays lost or not received.

Good Faith and Representaion:
The Sponsors accept all essay submissions in good faith. Any entries found not to meet the good faith expectations of the Sponsors (among other things, cases of plagiarism or incorrect attribution; fraudulent research; or inappropriate author relationship to National Payday) will be considered invalid and the authors will forfeit any prizes and/or expenses awarded, if applicable. Authors found to have committed fraud will be banned from future competitions. The Sponsors reserve the right to replace any removed winners at the Sponsors’ sole discretion. The Sponsors will not be held liable for the misrepresentations of any entrants.
Terms and Conditions (continued)

Web Site and Email Account Usage:
National Payday maintains sole ownership and operation of the essay competition website (www.nationalpayday.com/scholarship) and email account (“scholarship@nationalpayday.com”). National Payday also maintains sole ownership of all information gathered from the site and e-mail account referenced above, with the exception of non-winning-essay copyrights as noted above. Neither National Payday nor Sponsors will be held responsible for any technical issues or resultant problems of the aforementioned website or email account.

Disclaimer:
The findings, interpretations, and conclusions expressed in any and all essays are those of the author(s) only and do not necessarily reflect the views of National Payday or Sponsors. The Sponsors do not make or give any representation, warranty or undertaking, express or implied, as to, or assume any responsibility for: (i) the completeness or accuracy of the information contained in this document; (ii) the reasonableness of the assumptions or the information on which it was based; or (iii) the suitability of this information for its intended purpose.

Privacy:
National Payday’s privacy policy found in the aforementioned legal disclaimer covers all essay competition activity occurring on or through the essay competition web site. In addition, by submitting an essay, applicants agree that if they should win, National Payday and the Sponsors may use the personal information on their entry forms for publicity purposes, with the exception of street address and telephone number. The winning author consent to the use of their personal information by the Sponsors in publicity in all media, such as online, newspaper, television, and radio, and agree to cooperate with the Sponsors in developing the appropriate publicity and promotional materials, in any medium, for such publicity. Data gathered from non-winning authors will only be used in aggregate (i.e., not personally identifiable) form.

Opt-In to Receive Further Communications:
Authors submitting essays consent and agree to National Payday’s use of their contact information on their online and offline/paper entry forms to send further communications to them regarding this essay competition and any subsequent competition of a similar nature that National Payday and its co-sponsor(s) may conduct.