



GEMMA
know, plan, act.



MINISTRY FOR THE FAMILY, CHILDREN'S RIGHTS AND
SOCIAL SOLIDARITY

DIRECTORATE FOR
LEARNING & ASSESSMENT PROGRAMMES
MEDE

The Rules for the Writing Financial Capability Education Fun Books Competition

The following are the rules to which writers participating in this competition must adhere to.

- 1 Background** An understanding of the workings and tools of finance is an essential first step towards empowering people towards personal financial capability. Sensitising young children to the need to learn about managing money at an early age helps to build habits which promote good financial planning in later years, thereby setting the scene for financial wellbeing which in turn affect quality of life.

GEMMA Know, Plan, Act is the government's educational platform which seeks to foster financial capability. It operates within the Office of the Permanent Secretary at the Ministry for the Family, Children's Rights and Social Solidarity. It is guided by the belief that financial capability empowers people to take better informed financial related decisions that best fit their individual circumstances.

- 2 Objective** This competition has the objective of encouraging new comers and established authors to create an engaging narrative that promotes different aspects of financial capability directed at primary school students. The end objective is to publish winning narratives in digital format as e-books to act as a resource for pupils on financial capability.

- 3 Target Audience and Type of Narrative** The target audience and type of narrative are presented in the Table below:

Age	Primary School Level	Pages	Approximate Words per Page
Ages 5 to 8	Years 1-3	18	40
Ages 8 to 11	Years 4-6	28	70

- 4 Topic Areas** The narratives must be centred around concepts relating to the following financial capability life skill domains:

- Budgeting.
- Saving.
- Managing debt.
- Preparing for a rainy day.
- Planning for the future.

The author may wish to reference the following:

- Content on the GEMMA portal: www.gemma.gov.mt
- Strategy for Retirement and Financial Capability: 2017-2019
<https://gemma.gov.mt/wp-content/uploads/2019/04/Document-ENGLISH-21.01.17.pdf>
- Draft National Strategy for Retirement Income and Financial Literacy
<https://gemma.gov.mt/wp-content/uploads/2019/02/Draft-National-Strategy-for-Retirement-Income-and-Financial-Literacy-in-English.pdf>.

Further resources can be found at the following links:

- <https://gemma.gov.mt/reference-sites/>.
- <https://gemma.gov.mt/teachers-parents/>.

- 6 Cross curricular references** An author in the writing the narrative is encouraged to make cross curricular references with specific regard to:
- Inclusion.
 - Diversity.
 - Health living.
 - Maltese traditions.
 - Mathematics.
- 7 Unacceptable text** Drafts that contain offensive, political or religious material will be rejected.
- 8 Entry** The following points must be adhered to when submitting the narrative for the competition:
- Interested parties are to register with the GEMMA portal (registration is at the bottom of the GEMMA portal).
 - All entries must be submitted online.
 - The electronic entry form may be accessed at www.gemma.gov/Literary_Competition. All fields are mandatory and the system will not allow the file containing the narrative to be uploaded if all the requested information is not submitted.
 - Please be sure that the email address that you provide will be valid throughout the competition span. Please type carefully and list only one complete and legible email address. Competition related updates are sent via: email.
 - Select CANDARA as your font for the narrative in 12 point. Do not double space.
 - The required page size is A4 with 2 cm left and right margins and 3 cm top and bottom margins.
 - Contact information is collected via: the online entry form; online entrants should not include this information on the file being uploaded. Only the category, word/line count and entry title should be included on the file being uploaded.
 - Word counts are not to include entry title. All words (no matter the length) are to be included in the word count.
 - When filling out the online entry / submission form, you will be asked to upload your entry file. The entry needs to be submitted in TWO formats: (i) as a Microsoft Word Doc (.doc or .docx) AND (ii) as a PDF file (.pdf)
 - Please submit your files saved under the same title as your submission.
 - To upload your file, click the SELECT A FILE button, locate the entry file on your computer NS attach it. Because you are attaching a file - you are not able to edit the entry once it has been attached; edits should be done prior to uploading the file.
 - The final date for submission for all categories is **30th September 2020**.
- 9 Prizes** The total prize fund for the winning entries for each category is:
- First Prize: €3,000
 - Second Prize: €2,000
 - Third Prize: €1,000
- 10 Rules** Entries are subject to the following rules:
- The narratives must be in either MALTESE or ENGLISH.
 - Only original works that are not published in print or online publications (including work in blogs, on social media, etc.) will be considered. A submitted work, even if accepted, will be disqualified in the event that a

submission is found to be already published or significantly draws upon another existing work, even after being declared one of the winning entries and GEMMA will have the right to recoup the prize money.

- GEMMA retains ownership and exclusive publication rights to the winning entries in each category to be published in a format of its choosing including digital formats without further compensation. GEMMA may opt not to exercise its rights to publish any or all winning entries.
- Entries exceeding the word (page/line) count requirements will be disqualified.
- Employees working for or associated with GEMMA including consultants and jury members for this competition and their immediate family are not permitted to enter the competition under their own legal name or pen names.
- The decision of the judging panel shall be final and without any right to appeal. The judging panel may decide not to award a prize if, in its judgement, entries do not meet the required criteria or standard. The names of the members on the judging panel shall be announced together with the announcement of the winning entries.
- Any contestant who attempts to approach a member of the judging panel will be immediately disqualified.

**11 Rights
granted by
the
Contestant**

By entering this competition, the contestant understands that GEMMA will have the right, where permitted by law, without any further notice, review or consent to print, publish, broadcast, distribute, and use, worldwide in any media now known or hereafter in perpetuity and throughout the World, the contestant's entry, including, without limitation, the entry and winner's name, portrait, picture, voice, likeness, image or statements about the Contest, and biographical information as news, publicity or information and for trade, advertising, public relations and promotional purposes without any further compensation. GEMMA has the right to edit the winning entries chosen for publication.