



Take Action Checklist

There is a lot of hard work that goes into writing scripts, shooting scenes, and editing footage. Before submitting your video, review the following checklist to make sure you aren't missing anything!

✓ **Choose an Advisor**

A teacher or parent must advise and be responsible for the supervision of the student(s) but must not create the video for the students. All communication will be sent to the teacher/parent advisor by U.S. mail and/or email.

✓ **Create a Video**

After reviewing **Video Topics and Descriptions** on page 3, students should choose one of the following topics:

1. Imposter scams
2. Cybersecurity privacy and safety
3. Importance of checking your credit report

Once a video topic is selected, students should review **Resources** on page 4 to learn more about their particular topic. We encourage students to keep the following in mind:

- Videos must encourage viewers to report consumer fraud to the Ohio Attorney General's Office by calling 800-282-0515 and by visiting www.OhioProtects.org.
- Videos must be 58-62 seconds in length. If not, the video will be disqualified.
- Videos must include at least one consumer tip for staying safe (should include at least three).
- Videos should be creative by including a theme or storyline.
- If statistics are included, they must include references. For example, "More than 27,000 consumer complaints were filed in 2015, according to the Ohio Attorney General's Office."
- Any music used must be licensed under the Creative Commons License or be an original musical work created by the student. If neither licensed under the Creative Commons License nor an original musical work, the student must submit a grant of permission from the Copyright owner to use the music.

- Students are permitted to use video editing programs, however are prohibited from using templates on any electronic devices or other media that allow videos or photos to be dropped into an already made composition.

✓ **Upload an “Unlisted” Video to YouTube**

1. Visit www.YouTube.com to sign in and upload your video.
2. During the video uploading process, select “Unlisted” under “Privacy Settings.” *Videos submitted without the proper privacy settings will be disqualified.*
3. Copy and paste a link to the “unlisted” video in your email entry. Double check to make sure the link is correct!

✓ **Create an Email Entry**

Students must submit links to their videos by email to ConsumerOutreach@OhioAttorneyGeneral.gov before 11:59 PM EST on Friday, December 9, 2016. To be eligible, the body of the email must include **all** of the following:

- Contestant name(s)
- Title of video
- YouTube link to “unlisted” video
- If your video includes music, submit either (1) a link to the website from which you downloaded the music or (2) a grant of permission from the Copyright owner to use the music
- School name
- School address (including city, state, and zip code)
- Advisor name(s)
- Advisor’s email address
- Advisor’s telephone number
- If you have selected a parent advisor, please list the parent’s home address (including city, state, and zip code)

Announcing the 2016 Take Action Winners

In January 2017, the Top 10 finalists will be notified and must submit the following materials within fourteen (14) days of being notified:

- Video mailed in DVD format on a DVD.
- Application Form – The contestant(s) and advisor(s) of the video must sign the Application Form.
- Photo/Video Release Form – Each individual who appears in the video must sign the Photo/Video Release Form. If an individual is under 18 years of age, a parent/legal guardian must sign the form. (Note that this applies for each individual who appears in the video, regardless of whether that individual is a team member or not).

- Trademark/Copyright Form – The contestant(s) and advisor(s) of the video must sign the Trademark/Copyright Form.

Please note: Only the Top 10 finalists are required to submit these forms, which will be provided upon being informed of being in the Top 10. Contact ConsumerOutreach@OhioAttorneyGeneral.gov to view these forms prior to submission at any point in time.

The top three winning individuals or teams will receive the following prizes:

- First place: \$2,500 scholarship
- Second place: \$1,500 scholarship
- Third place: \$1,000 scholarship

If a team wins, scholarship prizes will be divided equally among the individuals. All prizes are subject to change at the sole discretion of the Ohio Attorney General's Office with or without notice.

Video Topics and Descriptions

1. Imposter scams

- Some con artists pretend to be a bank, government agency, or business to “phish” for consumers’ personal information or convince consumers to send them money. They may ask consumers to update or confirm their account by submitting their bank account number, password, or Social Security number. A popular imposter scam occurs when a con artist pretends to be from the Internal Revenue Service (IRS) and convinces consumers they owe money for back taxes or penalties. The scammer may sound very legitimate, use “spoofing” technology to alter the information that appears on unsuspecting consumers’ Caller ID screens, and tell consumers they will be arrested or sent to jail if they do not send money. In the end, any money sent will go to a scammer and will be lost.
- Tip: at the end of your video, encourage victims of imposter scams to report those scams to the Ohio Attorney General's Office by calling 800-282-0515 or visiting www.OhioProtects.org.

2. Cybersecurity

- Consumers of all ages use computers, mobile phones, and tablets to connect online. In order to protect sensitive information, consumers should understand how to maintain privacy and security online. To do this, consumers should set up security measures (such as encryption and firewalls); use various privacy tools, especially on social media; understand the importance of strong passwords, and limit information shared with others online. Consumers should also understand how to protect their computers against malware. For more information, visit www.stopthinkconnect.org.
- Tip: at the end of your video, encourage viewers to schedule a free cybersecurity presentation by contacting the Ohio Attorney General's Office by calling 800-282-0515 or visiting www.OhioProtects.org.

3. Importance of checking your credit reports

- Consumers have the right to receive and review their own credit reports from all three credit reporting agencies (Equifax, TransUnion and Experian) for free once per year. It is important for consumers to look for inaccurate personal information or debts not belonging to them because those errors could be warning signs of identity theft. Identity

theft occurs when someone obtains and uses a consumer's personal information such as a credit card number, bank account number, or Social Security number without permission to commit a fraud. To receive free credit reports, visit www.annualcreditreport.com.

- Note: you *must* mention the website www.annualcreditreport.com during your video.
- Tip: at the end of your video, encourage viewers who find errors on their credit reports to contact the Ohio Attorney General's Office's Identity Theft Unit by calling 800-282-0515 or visiting www.OhioProtects.org.

Resources

Students are encouraged to use any of the resources listed below to learn more about consumer topics. Students also are encouraged to do additional research.

- The Ohio Attorney General Office's Consumer Protection Section protects consumers from unfair and deceptive business practices: www.OhioAttorneyGeneral.gov
- AnnualCreditReport.com is the website authorized by the federal law that gives consumers the right to review their credit reports for free once per year. This free service is also available by telephone at 877-322-8228.
- The Federal Trade Commission is the nation's consumer protection agency: www.ftc.gov
- The National Endowment for Financial Education is a nonprofit foundation dedicated to providing financial education: www.nefe.org
- Consumer literacy for young adults: www.consumerjungle.org
- Consumer information about hundreds of topics can be found in the Consumer Action Handbook: www.consumeraction.gov
- The Internet Crime Complaint Center (IC3) is a partnership between the Federal Bureau of Investigation, the National White Collar Crime Center, and the Bureau of Justice Assistance: www.ic3.gov
- The U.S. government's website dedicated to teaching all Americans the basics of financial education is: www.mymoney.gov
- Consumer Reports is a nonprofit organization whose mission is "to work for a fair, just, and safe marketplace for all consumers and to empower consumers to protect themselves": www.consumerreports.org
- The Consumer Federation of America is a nonprofit organization to advance consumer interest through research, education, and advocacy: www.consumerfed.org
- The Consumer Financial Protection Bureau is a federal government bureau whose mission is "to make markets for consumer financial products and services work for Americans": www.consumerfinance.gov
- The STOP.THINK.CONNECT organization is a global cybersecurity awareness campaign to help digital citizens stay safer and more secure online: www.stophinkconnect.org
- Stay Safe Online is an organization whose mission is to educate and empower a digital society to use the Internet safely and security at home, work, and school: www.staysafeonline.org

Sample videos:

- www.OhioAttorneyGeneral.gov/Videos
- www.fakechecks.org
- www.stopthinkconnect.org/campaigns/videos

Please note: the above list is strictly informational and does not imply endorsement by the Ohio Attorney General's Office; these websites are provided for educational purposes only.

FAQs

1. **Who can participate in the 2016 Take Action Video Contest?** All Ohio high school students in grades 9–12, who have not previously won the Take Action Video contest and who are not immediate family members of employees of the Ohio Attorney General's Office or the Ohio Council on Economic Education, may participate. Only team members may receive prizes.
2. **How many teams can enter from a school?** There are no limits to how many teams may enter per school. Each student may only compete on one team.
3. **How many members can be on a team?** There are no limits to the amount of students on each team. If a team wins, the scholarship prize will be divided equally among the individuals.
4. **Do we need a parent or teacher advisor?** Each individual/team must choose either a parent or teacher as their advisor. The advisors can give direction, but may not contribute to the development or creation of the video. Be sure to include your advisor's name and contact information in your email entry.
5. **How can we use the resources listed?** The purpose of this competition is to help students enhance their knowledge of consumer rights while learning to recognize scams. Teams are encouraged to seek out and utilize any of the resources listed on the resource page. Students are not limited to these resources and are encouraged to do additional research.
6. **Do we have to use the topics listed?** Yes, students are required to choose one of the topics listed under "Video Topics and Descriptions." Any off-topic videos will be disqualified.
7. **How are the winning teams chosen?** Ten finalists will be selected by a group of panelists. The top three finalists will be selected by a larger committee using similar guidelines.
8. **What can we win?** The first place team will receive a \$2,500 scholarship; second place will receive a \$1,500 scholarship; and the third place team will receive a \$1,000 scholarship. Scholarships will be divided among team members. The winning videos may be aired on the Attorney General's website and/or throughout Ohio. A special event may be held to recognize the winners during National Consumer Protection Week during the first week of March 2017.
9. **How do I submit my video?** You must submit your video via YouTube link by Friday, December 9, 2017, to ConsumerOutreach@OhioAttorneyGeneral.gov. Review pages 1-3 for more information.
10. **What forms do we need to submit with the video?** Entries need only include the information listed under "Create an Email Entry." Should you be selected as a Top 10 finalist, you will be required to complete the application form, photo/video permission form, and copyright and trademark agreement; those forms will be provided when you are notified of being a finalist.

11. **What is the deadline for submitting the video?** All videos must be submitted by email to ConsumerOutreach@OhioAttorneyGeneral.gov by 11:59 PM EST, December 9, 2016.
12. **When will the finalists be notified?** Top 10 finalists will be notified in January 2017. The top three finalists will be notified in February 2017.
13. **How do I receive the scholarship?** Winning teams will be provided a certificate of financial award with instructions to present a tuition invoice to the Ohio Council on Economic Education.
14. **Whom do I contact with questions?** Information about the Take Action Contest is available at www.OhioAttorneyGeneral.gov/TakeActionContest or call 800-282-0515 or ConsumerOutreach@OhioAttorneyGeneral.gov.

Disclosures

All entries become the property of the Ohio Attorney General's Office and may be used in whole or in part at its discretion. Videos submitted by Top 10 finalists will not be returned.

By entering the contest, all entrants agree to permit the use of their picture, name, and other personal information for publicity by the Ohio Attorney General's Office and its designees.

Any music used must be licensed under the Creative Commons License or be an original musical work created by the student. If neither licensed under the Creative Commons License nor an original musical work, the student must submit a grant of permission from the Copyright owner to use the music.

Students are permitted to have minimal or inadvertent use of logos of actual companies in their videos. However, videos must only contain a neutral use or connotation of the logo or reference to any company. For example, a video in which a student is wearing a certain brand of tennis shoes with the trademarked logo showing, will not automatically be disqualified. However, if the video then references and speaks positively or negatively of the tennis shoe brand, it will be disqualified.

All entrants agree that the Ohio Attorney General's Office is the exclusive owner of the submitted material, including but not limited to the submitted video. In the event the Attorney General's Office shall not be deemed the owner, the entrants and their legal guardians convey a universal, irrevocable, and exclusive license to reproduce, prepare derivative works of, distribute, display, exhibit, transmit, and/or broadcast the videos without payment or further consent.

Winners additionally grant to the Ohio Attorney General's Office all rights, title, and interest, including, without limitation, all copyrights and exploitation rights in any media of their video without payment or further consent.

By submitting the video, all entrants and their legal guardians hereby agree that they may be required to enter into additional agreements with the Ohio Attorney General's Office and its designees.

By submitting the video, the entrant and the entrant's team represent and warrant that: 1) all submitted material, including but not limited to the video and everything depicted in the video, is wholly original and does not infringe upon or otherwise violate any right of any person, firm, or entity; 2) he/she has all rights, licenses, permissions, and consents necessary to submit the video in the contest in accordance with these terms and conditions; and 3) no person/entity other than the entrant and his or her team has any right, title, interest, or arrangement to the video, including but

not limited to, music publishing agreement, recording agreement, production agreement, or any similar agreement.

By entering the contest, the entrant agrees that the Ohio Attorney General's Office may post his/her video, or any part thereof, on its website or other websites and submit it for television and/or other broadcast.

The entrant agrees that the Ohio Attorney General's Office has the right to modify, edit, and/or adapt the video as necessary as well as to reproduce it, and/or distribute it in whole or in part, without compensation or further notice to the entrant.

The opinions expressed in the video submissions are solely the opinions of the entrants and not those of the Ohio Attorney General's Office. The Ohio Attorney General's Office is not responsible for any videos submitted that are deemed harmful or offensive to others; such videos will be disqualified.

The contest is subject to all federal, state, and local laws.

Void where prohibited by law.

Eligibility

The video contest is open to all high school students, grades 9-12, in Ohio.

Individual students or teams may submit a video. All official team members participating in the video contest must be listed as contestants' names though additional students may appear in the video.

Only one video may be submitted per team.

Video must be original student work.

Any music used must be licensed under the Creative Commons License or be an original musical work created by the student. If neither licensed under the Creative Commons License nor an original musical work, the student must submit a grant of permission from the Copyright owner to use the music.

A teacher/parent must advise and be responsible for the supervision of the student(s) but must not create the video for the students. All communication will be sent to the teacher/parent advisor by U.S. mail and/or email.

The winning teams will be notified through mail and/or e-mail. Each team must submit a letter of acceptance within fourteen (14) days of being notified or the team's prize will be forfeited.

Individuals who have previously won the Take Action Video Contest may not participate.

Employees and immediate children or dependents of employees of the Ohio Attorney General's Office or Ohio Council on Economic Education may not participate in the 2016 Take Action Video Contest.