The National Association of Chapter 13 Trustees has established an annual student writing competition to encourage and reward original law student writing on issues concerning consumer bankruptcy and the law. The rules for the competition are as follows.

**TOPIC**
Entrants should submit an essay, article, or comment on an issue concerning Chapter 13 of the Bankruptcy Code.

**ELIGIBILITY**
Essays will be accepted from students enrolled at any law school during the 2015-2016 school year. The essays must be the law student author’s own work and must not have been submitted for publication elsewhere. Notwithstanding the foregoing, students may incorporate feedback as part of a course requirement or supervised writing project.

**FORMAT**
Essays must be typed, double-spaced in 12-point font, and Times New Roman font type. All margins must be at least one inch. Entries must not exceed fifteen (15) total pages of text, including notes, with footnotes placed as endnotes. Citation style should conform to the most recent edition of The Bluebook - A Uniform System of Citation. Essays longer than 15 pages of text, including notes, or which are not in the required format will not be read. The winner may be required to abridge the winning article for publication in the *NACTT Quarterly*.

**JUDGING**
The *NACTT Quarterly* Editorial Committee will judge the competition. Essays will be judged based upon content, exhaustiveness of research, originality, writing style, and timeliness.

**QUESTIONS**
Questions regarding this competition should be addressed to the chair of the Writing Competition at the address that appears below.

**SUBMISSION AND DEADLINE**
Entries must be received by April 30, 2016. Entries received after the deadline will be considered only at the discretion of the NACTT Publications Committee. Entries may be submitted via email (in Microsoft Word format) to the *NACTT Quarterly* c/o Robert G. Drummond, Trustee@MTChapter13.com

**AWARD**
The author of the first-place essay will receive a $1000.00 cash prize. The winning essay will be published in the *NACTT Quarterly* - The Quarterly Journal of the National Association of Chapter 13 Trustees. The winner will also receive free registration and a room for the 2016 NACTT annual seminar.