Here's a 2-player game: At the start, there is \$1 on a table between you and another player. One of you is randomly chosen to go first. On your turn you can:

- bank, splitting the money on the table 4:1 in your favour and ending the game, or
- pass the money to your opponent. It will then be your opponent's go, and they have the same choices. Each time the money is passed, the amount gets multiplied by 1+U, where U is uniformly random on [0, 1] (so U is equally likely to be any number between 0 and 1).

If both players keep passing until the pot exceeds \$100 then the pot is split evenly. You will play this game against all other competition entrants. Whoever has the most money at the end will win.

I would bank once the pot exceeds \$... on my turn.