**Wells Fargo Campus Analytics Challenge Official Rules**

***PLEASE READ CAREFULLY—THESE OFFICIAL RULES ADDRESS YOUR LEGAL RIGHTS***

**THIS IS A JUDGED CHALLENGE. NO ENTRY FEE OR PURCHASE IS REQUIRED TO PARTICIPATE. YOU MUST ENTER THIS CONTEST WHILE IN THE UNITED STATES.**

1. **Overview:** At Wells Fargo, our data scientists play a key role in driving innovative and meaningful insights that enable our lines of business to provide a world-class experience to our stakeholders. The Campus Analytics Challenge 2020 (“Challenge”) puts you in the role of a data scientist and calls you to develop a machine learning model. The dataset is small enough that you should be able to work with it on a standard laptop.

To help get your creative juices flowing, we encourage you to explore machine learning research literature and beyond, as you may find a creative approach in other sub-fields of machine learning.

1. **Challenge Schedule:** Challenge runs according to the schedule below on [**https://www.mindsumo.com/companies/wells-fargo**](https://www.mindsumo.com/companies/wells-fargo) **(the “Challenge Website”).**

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| **Challenge Starts** | **12:00 p.m. Eastern Time (“ET”) on 07/06/2020** |
| **Challenge Submission Deadline** | **12:00 p.m. ET on 08/17/2020** |
| Submissions Judged | 08/18/2020 – 09/25/2020 |
| Potential Finalists and Grand Prize Winners Notified  (winning subject to verification) | 09/28/2020 (on or about) |

1. **Eligibility:** This Challenge is sponsored by Wells Fargo Bank, N.A. (“Sponsor” or “Wells Fargo”) for full-time or part-time students, 18 years of age or older at the time of entry, who are enrolled at any of the colleges or universities in the chart below and are registered in a higher education degree program(s) on campus or online, including students attending two- and four-year programs, technical or vocational programs, as well as graduate and professional education programs (collectively “Students”). Additionally, to enter and/or win you must have a current .edu email address at one of the following colleges or universities.

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| **Colleges and Universities** |
| College of Charleston |
| Arizona State University |
| University of Illinois System, including:   * Chicago * Springfield * Urbana-Champaign |
| New York University (NYU) |
| Georgia Institute of Technology (Georgia Tech) |
| Duke University |
| University of California, Berkeley (UC Berkeley) |
| Stanford University |
| University of Minnesota, including:   * Crookston * Duluth * Morris * Rochester * Twin Cities |
| Drake University |

Employees of Wells Fargo or MindSumo, Inc. and their respective parents, divisions, affiliates, subsidiaries, their promotional or marketing agencies, government entities and public officials, and their immediate family members (parent, child, sibling and spouse) and persons living in the same households of each such employee (whether related or not) are not eligible. **To be eligible to receive any prize, potential Finalists and Grand Prize Winners (collectively, “Prize Winners”) must have a valid U.S. tax identification number and meet all the eligibility requirements at the time the prize is awarded.** Potential Prize Winners may be required to provide Sponsor with proof that they meet the eligibility requirements for this Challenge. Void where prohibited by law.

1. **The Challenge:** As noted above, the Challenge is for you todevelop a machine learning model to predict a binary target variable. Your machine learning model (“Solution”) must meet: (a) the Challenge Objectives, (b) follow the Challenge Instructions and Requirements, and (c) incorporate the Key Deliverables, each described in detail below.
2. **Challenge Objectives:** The key objective of this challenge is to build a machine learning model that handles missing variables and maximizes the F1 score while using:
3. the given data set,
4. the most suitable encoding schemes,
5. the least set of feature variables, and
6. no correlated variables in the set of predictors.
7. **Challenge Instructions and Requirements:** When creating your Solution, you may use **a novel combination** of existing machine learning and/or statistical methods, **or develop your own** novel methodin order to extract and/or represent thematic information from the data file.

The output needs to include prediction of a target variable. Additionally, your Solution must meet the following requirements:

* You must use Python 3.
* You must provide citations and sources.

1. **Challenge Suggestions:**

You may use any clustering, dimensionality reduction, or other algorithm families. Please note that among other criteria, you will be evaluated on whether your selections of methods are appropriate for structured data.

1. **Key Deliverables:**

**Deliverable 1: *Your results***

A table of your results assigning topics to a list of dataset description identifiers in the format shown below.

**Very important note:** Each solution received should ensure that the dataset\_id (scenario number) is present in every record and arranged numerically in the **same** order as the original .csv file. The solution should also contain a column called ‘prediction\_score’, which is the predicted class (either 0 or 1). If this is not the case, the submission will be automatically disqualified.

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| dataset\_id | prediction\_score |

**Deliverable 2:** ***Your method***

A description of your approach delivered as:

* A visual description (flow chart or similar) of the path of the data through your pipeline. Note the areas where your approach is novel.
* A few paragraphs describing the rationale behind your method.

**Deliverable 3:** ***Your code***

* Well-commented code that is operational and can be run using the data provided and generating the output of your approach.
* An environment configuration file that lists the names and versions of the libraries you used.

1. **Entering/Submitting Your Solution:** To submit your Solution and enter the Challenge on or before the Challenge Submission Deadline (see Rule 2), you must do the following:

* Register for a free MindSumo.com account. If you are already a MindSumo registrant, you can proceed to the next step. To register with MindSumo, you will be required to agree to the MindSumo Terms of Use available at [www.mindsumo.com/terms](http://www.mindsumo.com/terms). The MindSumo Terms of Use apply to this Challenge. Capitalized terms used in these Official Rules will have the meaning given to them in the MindSumo Terms of Use, unless otherwise noted.
* Find the Wells Fargo Challenge in the Challenge Listings or you can go directly to the Challenge Website at <https://www.mindsumo.com/companies/wells-fargo>. (If you are a new registrant, you will be directed automatically to the Challenge Listings upon signing up.)
* Submit your Solution by typing it directly into the Challenge Website or uploading it as a separate file. You may edit your Solution on the Challenge Website until the Challenge Submission Deadline, or you can compile your Solution and upload it as individual files or as a zip file. For accessibility, PDFs can be converted from text to speech (<https://helpx.adobe.com/elearning-suite/kb/text-speech-converter-various-languages.html>). The Challenge will also be available to Students via audio file (mp3).

By entering, you warrant and represent the following with respect to your Solution: (a) you own or control all rights in and to the Solution; (b) the Solution has not been and will not be assigned or transferred to another party; (c) the Solution is yours to give to Sponsor per these Official Rules; (d) the Solution is your own creation; and (e) nothing in the Solution will infringe on any rights of any third parties.

1. **Challenge Judging:** Your Solution will be judged based on your responses to each Key Deliverable of the Solution based on the criteria in Rule 9 below. Each judge may award a **maximum of 160 points** for any given Solution. Each submitted Solution will be initially screened for eligibility and appropriateness. At Sponsor’s sole discretion, Solutions which do not specifically address one or more Key Deliverables, are incomplete, do not pass the screening, and/or are deemed to be negative, offensive or controversial in any way will be disqualified from the Challenge. Sponsor makes the final determination as to which Solutions are eligible to for the judging.

* **Round 1 Judging:** All eligible Solutions will be judged by a panel of judges from MindSumo to select the Solutions scoring a minimum of 100 points using the judging criteria below.
* **Round 2 Judging:** Selected Solutions will then be graded by an automated evaluation model (maintained by the Sponsor) on the area under the ROC curve (F1 Score). The Solutions with the top ten (10) highest F1 scores will be selected as potential finalists (“Finalists”).

**Round 3 Judging:** Each of the Finalists’ Solutions will then be judged by a second panel of judges from Wells Fargo and MindSumo based on the judging criteria below to select up to four (4) Grand Prize Winners. (See Rule 10 “Prizes” for further prize information.)

**Tie-Breaking:** In event of a tie, tie-breaking criteria will be applied to determine the winning Solutions starting with the Rigor criteria, followed by the Actionability of Insights, followed by the Originality and Innovation, then the overall quality of presentation in such order, as needed. (See Rule 9 “Judging Criteria” below for category descriptions.)

1. **Judging Criteria:** All submissions will be reviewed for content, and no guarantee is made as to when/if any particular Solution will be used or developed by Sponsor. Solutions containing prohibited content and/or otherwise deemed by Sponsor, in its sole discretion, to be inappropriate will be disqualified. Judges’ decisions will be final and binding in all matters relating to the Challenge. Solutions (and all components thereof) will not be returned. By participating, you agree to abide by these Official Rules, the MindSumo Terms of Use and the decisions of the Sponsor and judges, which shall be final and binding in all matters relating to the Challenge.

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| **Category** | **Max Points** |
| 1. **Originality and innovation** |  |
| * 1. Creativity and uniqueness of the proposed method, implementation and usability. | 10 |
| 1. **Rigor** |  |
| * 1. Is the solution working, complete, comprehensive, and clear? | 20 |
| * 1. Are the results reproducible, and reliable? | 10 |
| * 1. Is analysis reliable? | 10 |
| * 1. Does the code meet desired level of quality? Is the code well commented? | 10 |
| * 1. Do the design and the approach demonstrate robustness and coherence? | 10 |
| * 1. Did you acknowledge and justify all necessary assumptions? | 10 |
| * 1. Is the description of the strengths and limitations of your method well thought-out? | 10 |
| * 1. Real-world potential and benefits | 10 |
| 1. **Actionability of insights** |  |
| * 1. Does the solution calculate the F1 score? | 15 |
| * 1. Summary / Interpretation of the score? | 20 |
| 1. **Overall quality of presentation** |  |
| * 1. Effective choice of visuals, page layout and use of real estate for both deliverables 1, 2 and 3 (Refer Section 8. Key Deliverables) | 15 |
| * 1. For the written language parts of the deliverables, does each point flow logically from the previous point? | 10 |
| **Total Points** | **160** |

1. **Prizes:** The following prizes are available:
2. Finalists: A total of up to ten (10) $1,000 prizes (“Finalist Prizes”)
3. Grand Prize Winners: A total of up to four (4) $2,500 grand prizes (“Grand Prizes”).

The Grand Prize Winners will each receive one Finalist Prize and one Grand Prize, for a total of $3,500 (assuming eligibility). Sponsor reserves the right to award fewer than the advertised number of Finalist Prizes and/or Grand Prizes in the event an insufficient number of submissions are received that are of reasonable quality to merit a prize.

1. **Prize Winner Notification and Prize Award:** The potential Prize Winners will be notified by Wells Fargo by telephone and/or email beginning about 9/28/2020 using the contact information provided MindSumo upon registration. No liability is assumed for any notification that is lost, intercepted or not received by a potential Prize Winner for any reason. If a potential Prize Winner does not reply to the notification within five (5) business days of the date of the notification, s/he may be deemed to be ineligible, at the Sponsor’s sole discretion. After responding to the notification, potential Prize Winners will be sent (based on the domestic U.S. address they provide Wells Fargo) from the Administrator, The Barrett Group, Inc. (“Administrator”), by overnight mail an Affidavit of Eligibility, Liability Release, Assignment of Intellectual Property Ownership, Publicity Release (where legal), Non-Disclosure Agreement, and an IRS W-9 Tax Form (“Prize Claim Documents”). Potential Prize Winners will be required to sign and notarize the Affidavit. If the Prize Claim Documents are not properly executed and returned within ten (10) business days of the date on the accompanying letter, the Prize may be forfeited and may be awarded to the next highest scoring Student. Prize Claim Documents will only be sent to an address in the U.S. If a potential Prize Winner is outside of the U.S. at the time of notification, an extension to properly execute and return the Prize Claim Documents may be granted at Sponsor’s sole discretion. Prize money will be awarded in the form of a check and will be sent via traceable mail to an address in the U.S. within 10 business days of completion of Prize Winner verification. Prize Winners will receive an IRS Form 1099 reflecting the value of the Prize received.

Wells Fargo reserves the right to conduct a background check of any and all records of any or all potential Prize Winners, including without limitation, civil and criminal court records and police reports. To the extent necessary under law, the potential Prize Winner agrees to authorize this background check. Wells Fargo may also take all steps necessary to corroborate any information provided by the potential Prize Winner in his/her background check. In that regard, the potential Prize Winner will be obligated to provide necessary contacts and information so that Wells Fargo may conduct such investigation. Wells Fargo reserves the right (at its sole discretion) to disqualify any potential Prize Winner from receiving a Prize based on the results of the background check if, in its sole discretion, Wells Fargo determines that awarding a prize to such potential Prize Winner might reflect negatively on Wells Fargo’s image and/or reputation. If a potential Prize Winner has engaged in or does engage in any conduct that could damage the reputation or business of Sponsor, as determined by Sponsor in its discretion, the potential Prize Winner may be disqualified and the prize may be awarded to an alternate Prize Winner.

**Publicity/Usage Rights:** By participating in this Challenge, each Prize Winner irrevocably grants Sponsor and their agents and persons acting with Sponsor’s authority, a royalty-free, exclusive, fully transferable, assignable, and sublicensable right and license to use, reproduce, modify, display, transmit, adapt, publish, translate, creative derivative works from, and distribute any submission (or any portion thereof), throughout the world and in perpetuity, in all media now known or hereafter devised and for all lawful business purposes of Sponsor and its affiliates (including without limitation, advertising, promotional, marketing, commercialization, and any other purposes). Each Prize Winner agrees to irrevocably assign and transfer to the Sponsor any and all rights, title and interest in the winning Solution including, without limitation, all copyrights and waive all moral rights. Except where prohibited, participation in the Challenge and/or receipt or use of any prize by a Prize Winner further constitutes such Prize Winner’s consent for use of his/her name, likeness, voice, and photo submitted as part of the entry process, for promotional or advertising purposes in any media, worldwide, now known or hereafter developed, in perpetuity, without further review, notification, payment, or consideration (unless prohibited by law). **If you do not agree to the terms of these Official Rules or the MindSumo Terms of Use, do not enter this Challenge.** If any term or condition of these Official Rules conflicts with or is inconsistent with any term or condition of the MindSumo Terms of Use, the terms and conditions in these Official Rules shall govern and be controlling.

1. **Additional Rules:** Entry materials/data that have been tampered with or altered are void. No responsibility is assumed for: (i) lost, late, misdirected, damaged, garbled, incomplete or illegible entries, all of which are void; (ii) error, omission, interruption, deletion, defect, delay in operations or transmission, theft or destruction or unauthorized access to or alterations of entry materials, or for technical, network, telephone equipment, electronic, mobile device, computer, hardware or software malfunctions of any kind, or inaccurate transmission of or failure to receive entry information by MindSumo or Sponsor on account of technical problems; or (iii) any injury or damage to entrant's or any other person's mobile device or computer related to or resulting from participating in the Challenge. The date and time of entry receipt shall be determined by the official clock on the Challenge Website. Submitted materials become the sole property of Sponsor and will not be acknowledged or returned. If for any reason this Challenge is not capable of being run as planned due to tampering, unauthorized intervention, fraud, technical failures, or any causes beyond the control of the Sponsor which corrupt or affect the administration, security, fairness, integrity or proper conduct of this Challenge, or for any other causes beyond the Sponsor’s control, or for any reason Sponsor deems it necessary, Sponsor reserves the right in its sole and unequivocal discretion to cancel, terminate, modify, delay or suspend the Challenge. If the Challenge is cancelled, all submitted Solutions up to the point of termination will be judged by the judges according to the Challenge criteria and winning Solutions will be selected if there are prize-worthy Solutions. By participating in this Challenge, you consent to allow MindSumo to use and to disclose your personal information to Wells Fargo and the Administrator only for the purpose of administering this Challenge.
2. **Release of Liability:** By participating, you release and hold harmless Wells Fargo, MindSumo, and the Administrator and their respective parents, subsidiaries, affiliates, related companies, directors, officers, employees and agents (collectively, the “Releasees”) from any and all liability for any injuries, loss or damage of any kind arising from, or in connection with, this Challenge, the prizes or the awards. You agree to indemnify and hold Releasees harmless from any and all claims, damages, loss, injury, expenses and costs (including reasonable attorneys' fees) brought or asserted by any third party against any of the Releasees due to or arising out of your Solution or participation in this Challenge including, but not limited to, trademark, copyright, or other intellectual property rights, right of publicity, or right of privacy or defamation, injury, loss or damage caused or claimed to be caused by your participation in the Challenge and/or the acceptance, awarding, receipt, use and/or misuse of the prize, and you agree that these entities are not responsible for any warranty, representation, or guarantee, expressed or implied, in fact or in law, relating to the Challenge and/or the awarding of any prize except as expressly provided in these Official Rules. By participating, you agree that: (a) any and all disputes, claims, and causes of action arising out of or in connection with the Challenge, or any prizes awarded, shall be resolved individually without resort to any form of class action; (b) any claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering the Challenge, but in no event attorney’s fees; (c) under no circumstances will any entrant be permitted to obtain any award for, and entrant hereby waives all rights to claim, punitive, incidental or consequential damages and any and all rights to have damages multiplied or otherwise increased and any other damages, other than damages for actual out-of-pocket expenses; and (d) these Official Rules and all disputes shall be governed by the internal laws of the state of California; without regard to principles of conflicts of laws, any disputes shall be resolved exclusively in the state or federal courts in the state of California, and you expressly consent to the jurisdiction of said courts and waive any objection thereto. ***For New Jersey residents, the limitations set forth above are inapplicable where attorneys’ fees, court costs, or other damages are mandated by statute***.
3. **Privacy Policy:** Any information you submit is subject to Sponsor’s privacy policy available at <https://www.wellsfargo.com/privacy-security/>. Your participation in this Challenge constitutes your consent for Sponsor, MindSumo and Administrator to use your personal information only for the purpose of administering the Sweepstakes and awarding the prizes.

**ANY ATTEMPT TO CHEAT OR ANY ATTEMPT TO DELIBERATELY DAMAGE ANY WEBSITE OR UNDERMINE THE LEGITIMATE OPERATION OF THE CHALLENGE IS A VIOLATION OF CRIMINAL AND CIVIL LAWS. SHOULD SUCH AN ATTEMPT BE MADE, THE SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES OR OTHER REMEDIES FROM ANY SUCH PERSON(S) RESPONSIBLE FOR THE ATTEMPT TO THE FULLEST EXTENT PERMITTED BY LAW.**

1. **Force Majeure:** The failure of Sponsor, MindSumo and Administrator to comply with any provision of these Official Rules due to an act of God, hurricane, war, fire, riot, earthquake, terrorism, national or global health crisis, act of public enemies, actions of governmental authorities — outside of their control (excepting compliance with applicable codes and regulations) — or any other cause beyond their reasonable control, whether similar or dissimilar to any cause listed herein, will not be considered a breach of these Official Rules.
2. **List of Prize Winners:** For a list of each Prize Winner’s first name, last initial, city and state, send a self-addressed, stamped envelope to be received by 1/31/21 to: Wells Fargo Challenge Winners, 2554 Lincoln Blvd., PMB 566, Venice, CA 90291-5082.
3. **Sponsor:** Wells Fargo Bank, N.A.,301 South Tryon St., MAC D1130-104, Charlotte NC 28282.
4. **Administrator:** The Barrett Group, Inc., 2554 Lincoln Blvd., PMB 683, Venice, CA 90291-5082

**ACCEPTANCE OF OFFICIAL RULES** – By clicking “**I agree**” below, you agree to each of the terms and provisions of these Official Rules and the MindSumo Terms of Use and agree on behalf of yourself and your personal representatives, heirs, next of kin, successors and assigns not to contest the validity of this Challenge or any part of it due to the fact you checked the box below. **If you do not agree to all of the terms of these Official Rules or the MindSumo Terms of Use, you understand that you will not be allowed to participate in the Challenge.**

**By submitting a Solution in this Challenge, I signify that I agree to these Official Rules and the MindSumo Terms of Use.**

🞏 I agree 🞏 I do **NOT** agree and as such do not wish to be entered into the Challenge

Text

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