

**NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE DOES NOT INCREASE YOUR CHANCE OF WINNING. VOID WHERE PROHIBITED.**

**CONTEST TIMING:** The KESPT Dream Out Loud Challenge (the "Contest") begins on 01/16/2012 and ends on 03/16/2012 at 5 pm EST (the "Contest Period").

**CONTEST SPONSORS:** The Kentucky Higher Education Assistance Authority (KHEAA) and the Kentucky Education Savings Plan Trust (KESPT).

**ADMINISTRATOR:** Preston-Osborne, 450 Old Vine Street, Suite 100, Lexington, KY 40507.

**CONTEST DESCRIPTION:** For the Contest, Parents or Legal Guardians on behalf of their Kentucky children are asked to submit an original work created by their child based on criteria demonstrating, "How will I change the world after college?"

**PRIZES / APPROXIMATE RETAIL VALUE (ARV):** Nine \$1,500 prizes will be awarded (in the form of a KESPT account), one to each winning category:

Grades K-1:	\$1,500 Drawing Prize	Grades 4-6:	\$1,500 Drawing Prize
	\$1,500 Essay/Poetry Prize		\$1,500 Essay/Poetry Prize
	\$1,500 Video Prize		\$1,500 Video Prize
Grades 2-3:	\$1,500 Drawing Prize		
	\$1,500 Essay/Poetry Prize		
	\$1,500 Video Prize		

The schools of the winners will also receive \$500.

**ELIGIBILITY:** Contest is open only to school students attending a public, private or home school located within the Commonwealth of Kentucky enrolled in Kindergarten, 1st, 2nd, 3rd, 4th, 5th, and 6th grades during the months of January through March 2012.

Employees and the immediate family members of employees of the following entities are not eligible: Kentucky Higher Education Assistance Authority (KHEAA); TIAA-CREF Tuition Financing, Inc. (TFI); TIAA-CREF Individual & Institutional Services, LLC; TIAA-CREF Personal Investors Services, Inc.; Teachers Insurance and Annuity Association (TIAA) their respective parent companies, affiliates, subsidiaries, owners, divisions, advertising and promotion agencies, including Preston-Osborne as well as any judges (collectively the "Contest Entities") are not eligible.

**HOW TO ENTER:** To enter the Contest, eligible children ("Entrants") must:

**(1) CREATE ORIGINAL WORK:** Create an original work as described under Contest Description and Contest Timing ("Original Work").

**(2) SUBMIT ENTRY BY DEADLINE.** Must be postmarked by 03/16/2012 and received by 03/23/2012.

**a. Online:** Submit entries online along with an Official Entry Form at [KYSaves.com/DreamOutLoud](http://KYSaves.com/DreamOutLoud). Videos must be submitted online. **Online entries must be posted by 5 pm EST on 03/16/12.**

**b. By Mail:** Written entries (drawings, poems, and essays) along with the Official Entry Form can also be submitted via mail to Preston-Osborne, Attn: Dream Out Loud KY, 450 Old Vine Street, Suite 100, Lexington, KY 40507.

EACH OFFICIAL ENTRY MUST BE ACCOMPANIED BY AN OFFICIAL ENTRY FORM, WHICH CAN BE DOWNLOADED AT [WWW.KYSAVES.COM/DREAMOUTLOUD](http://WWW.KYSAVES.COM/DREAMOUTLOUD) OR REQUESTED BY MAIL FROM PRESTON-OSBORNE. FOR ONLINE SUBMISSIONS, A PARENT OR LEGAL GUARDIAN CONSENT WILL BE REQUIRED. All Entries **must be postmarked by 03/16/2012 and received by 03/23/2012.**

**Online entries must be posted by 5 pm EST on 03/16/12.** Sponsors are not responsible for late, lost, misdirected, mutilated, damaged or postage-due Entries or mail, or for late Entries due to computer and/or downloading problems.

One (1) entry per student during the Contest period. In the event more than one (1) Entry is received from any one student, the first Entry processed will be considered the only valid Entry received and subsequent Entries from the same person will be disqualified.

**ENTRY REQUIREMENTS:** Entries must meet the following requirements to be eligible for judging:

**a. ORIGINAL DRAWING:** An original drawing can be completed within the space provided on white paper that is 8.5 inches by 11 inches and then attached to the Official Entry Form.

**b. ORIGINAL ESSAY:** Essays should be no longer than 500 words or on white paper that is 8.5 inches by 11 inches and then attached to the Original Entry Form.

**c. ORIGINAL POEM:** Poems should be no longer than 250 words on white paper that is 8.5 inches by 11 inches and then attached to the Original Entry Form.

**d. ORIGINAL VIDEO:** Not to exceed 60 seconds. Video must be uploaded online in Apple Quicktime Movie (.mov), MPEG-4 Video (.mp4) or MPEG Video (.mpg) file format. An Original Entry Form must be completed online and submitted with the video.

**The following information must be included on the back of the paper or on the Form containing the Entry: Entrant Name, Grade, Teacher, School Name and Town, Complete Home Address, Parent/Legal Guardian information (Name, Email Address, Home or Cell Phone Number and Signature).** Entries will be ineligible if they do not meet ALL of the specified requirements. In addition, an Entry shall be void if it contains any material which Sponsors or judges in their sole discretion deem patently offensive or inappropriate, such as, but not limited to, profanity.

By submitting an Entry, the parent/legal guardian of the Entrant represents and warrants that the entire Entry is the original work of the Entrant, not previously submitted or distributed elsewhere for any other purpose. The parent/legal guardian of the Entrant further warrants that he/she has obtained the consent of any persons/parties portrayed in the Entry. Each Entry becomes the permanent property of Sponsors, and Entrant irrevocably assigns and transfers to Sponsors all rights in each Original Work, including without limitation, all copyrights. Sponsors shall have the

right to use/edit the Entry in any manner in any and all media, worldwide in perpetuity without further compensation or consent. Upon request of Sponsors, the parent/legal guardian of Entrant will provide a copy of any written consent as required above.

**WINNER SELECTION/VERIFICATION:** On or around 04/30/2012, winners will be notified by phone and/or email and each must confirm his/her eligibility. If a selected winner does not meet the eligibility requirements, he or she will be disqualified, and an alternate winner will be selected and notified per the procedures outlined above.

**Winners will be required to complete, and return within ten (10) business days a notarized Declaration of Eligibility form, or the Prize (defined below) will be forfeited and awarded to an alternate winner. The odds of winning the Sweepstakes depend on the number of eligible entries received. The school in which the winner attends will also be notified that it has won a cash prize.**

**GENERAL PRIZE RESTRICTIONS:** Prizes may not be transferred or assigned. No substitution may be made, except by the Sponsors, who reserve the right to substitute a prize in whole or in part with another prize of comparable or greater value if the intended prize is not available for any reason as determined by the Sponsors in their sole discretion.

A KESPT account will be set up in the winning student's name and will be owned and administered by KHEAA, including investment decisions and the processing of qualified withdrawals.

**JUDGING CRITERIA/WINNER SELECTION AND VERIFICATION:** Entries will be judged within each grade level by a panel of judges made up of professionals that will include state agency personnel, local writers, artists, and celebrities. The panel of judges will select the top nine (9) state winners, one in each grade category. The winners' names, schools, towns and winning Entries will be posted on [KYSaves.com/DreamOutLoud](http://KYSaves.com/DreamOutLoud). The panel of judges will review all Entries and select the nine (9) winners based on the following criteria:

**Drawings and Videos:** Portrayal of Theme (30%), Originality and Creativity (30%) and Artistic Design/Attractiveness (40%).

**Poems and Essays:** Portrayal of Theme (30%), Originality and Creativity (30%), Organization and Presentation (20%) and Grammar/Spelling/Punctuation (20%).

Judging of Entries and the determination of the nine (9) winners will be completed by 04/30/2012. In the event of ties between Entries, the Entries involved will be re-judged by an additional judge who will serve as a tiebreaker and who will evaluate Entries according to criteria listed above. Any Entry, or portion of any Entry, which in the sole discretion of the judges (a) defames or infringes the right of privacy or publicity or other proprietary right of any person, living or deceased, or entity; and/or (b) is offensive, profane, obscene or not in keeping with the image of the Sponsors will be disqualified. Judging will be conducted under the supervision of the administrator. Each potential winner, and parent or legal guardian, will be notified by telephone and/or email and will be required to complete and return a completed and notarized Declaration of Eligibility Form within ten (10) business days of receipt. In the event that a potential winner declines a prize, has submitted a fraudulent Entry or an Entry that is not his or her Original Work, fails to execute and return the required documents within the required time period or any prize notification is returned as undeliverable, the subject prize will be forfeited, at the Sponsors' sole discretion, and the prize will be awarded to an alternate winner, at the judges' sole discretion, according to the judging criteria defined above.

**RELEASE:** By participating, Entrants and their parents or legal guardians agree to release and hold harmless the Contest Entities, and their respective trustees, directors, officers, agents, affiliates and employees (collectively, "Released Parties") from any and all liability for any claims, costs, injuries, losses or damages of any kind caused by their participation in the Contest, including, but not limited to, the unauthorized or illegal access to personally identifiable or sensitive information. All Entries become the property of the Sponsors and will not be acknowledged nor returned under any circumstances. Upon request of Sponsors, Entrant will provide a copy of any written Consent and Release as required above. Neither Released Parties nor any service providers are responsible for late, lost or misdirected or postage-due mail or for incorrect or inaccurate transcription of Entry information, or for any human or other error, technical malfunctions, lost/delayed data transmission, omission, interruption, deletion, defect, line failures of any telephone network, computer equipment, software, inability to access any online service or website, or any other error or malfunction, or any injury or damage to Entrant's or any other person's computer, or for any other error related to or resulting from participation in this Contest, whether computer, technical, typographical, printing, human or otherwise, including, without limitation, errors or malfunctions which may occur in connection with the administration of the Contest, the processing or judging of Entries, the announcement of the prizes or in any Contest-related materials. Winners will grant to Sponsors and their designees the right, except where prohibited by law, to use their names, ages, grades, likenesses, pictures, addresses (cities and states), voices, biographical information, written or oral statements, for advertising, promotional and online voting purposes in promoting the Sponsors, their products, websites, and/or this Contest or succeeding Contest, in any and all media now or hereafter known throughout the world in perpetuity, without additional compensation, notification or permission. Entries not complying with all rules are subject to disqualification.

**AGREEMENT TO THE OFFICIAL RULES:** By participating in the Contest, each Entrant and Entrant's parent or legal guardian fully and unconditionally agree to and accept these Official Rules and the decision of the Sponsors, the judges and the Administrator which are final and binding in all matters related to the Contest.

**WINNER/RULES:** For the names of the winners and/or a copy of these Official Rules, mail a stamped, self-addressed envelope to: Preston-Osborne, c/o Dream Out Loud Challenge, 450 Old Vine Street, Suite 100, Lexington, KY 40507.