SP3 – Student Planning Pointers for Parents
Quarterly Drawing Parent Giveaway

Official Rules

No purchase or payment necessary to enter or to win.

I. Promotion Period: The SP3 – Student Planning Pointers for Parents (“SP3”) Quarterly Drawing Parent Giveaway (the “Giveaway”) occurs four times during a calendar year. The promotion periods begin on January 1, April 1, July 1, and October 1, with the first promotion period beginning on January 1, 2020; each promotion period ends on the last day prior to the start of the next promotion period (the “Promotion Periods”). The Giveaway is sponsored by Iowa Student Loan Liquidity Corporation, 6775 Vista Drive, West Des Moines, IA 50266 (the “Sponsor”).

II. Eligibility: Each Giveaway is open to all legal United States residents who: (a) reside in the State of Iowa; (b) are a parent or legal guardian of one or more Iowa middle or high school students (grades 8 through 12) during the applicable Promotion Period (an “Eligible Student”); and (c) accept and agree to be bound by these Official Rules (an “Eligible Participant”). To participate in the Giveaway, each Eligible Participant must have Internet access. Sponsor, officers, members, directors, representatives and employees of the Sponsor, or any of its parent companies, affiliated companies, subsidiaries, or persons engaged in the development or production of materials for this Giveaway including, but not limited to, College Savings Iowa, the Iowa College Access Network, and Strada Education Network (the “Ineligible Persons”), are not eligible to participate in the Giveaway. Additionally, the immediate family members of Ineligible Persons (defined as spouse, parents, grandparents, children, grandchildren, siblings (whether biological, adopted, step or in-law) of Ineligible Persons), or persons living in the same household as Ineligible Persons (whether related or not), are not eligible to participate in the Giveaway. By participating in the Giveaway, each Eligible Participant certifies that the Eligible Participant is not an Ineligible Person. The Giveaway is subject to all applicable federal, state, and local laws and regulations. Participation constitutes Eligible Participant’s full and unconditional agreement to these Official Rules and to Sponsor decisions, which are final and binding in all matters related to the Giveaway. Eligibility to be entered into the Giveaway is contingent upon fulfilling all requirements set forth herein.

III. How to Participate in the Giveaway: An individual will be deemed an Applicant in a Giveaway if during the applicable Promotion Period: (a) he/she is an Eligible Participant, as defined in section II., above; and (b) he/she subscribes to the SP3 service; and c) he/or she completes the survey(s) at the end of article postings referenced in the emails sent to him/her by Sponsor during a Promotion Period. At the end of each Promotion Period, the names of all eligible Applicants will be entered into a random drawing to select forty (40) potential Winners for the Giveaway. An Eligible Participant will receive one entry for each unique survey completed by the Eligible Participant in a Promotion Period. Multiple entries will not be given for completing the same survey multiple times, or to multiple Eligible Participants living at the same address and completing the same survey. Eligible Participants are eligible to win in more than one Promotion Period, but may win only once during each individual Promotion Period. During the time period that Eligible Participant is subscribed to SP3, the Eligible Participant may receive promotional messages about the other services of the Sponsor, unless and until the Sponsor is notified that the Eligible Participant has unsubscribed from such messages. Applicants are not required to have a 529 college savings account to enter the Giveaway; however, potential Winners must have a 529 college savings account naming an Eligible Student as the beneficiary in order to receive the Award. Potential Winners who do not have a 529 college savings account naming an Eligible Student as the beneficiary must open one, and provide the necessary information to the Sponsor, within sixty (60) days of the date of notice from Sponsor that they are a potential Winner, in order to be declared a Winner and receive the Award, otherwise they will be declared ineligible and forfeit the Award. Any Award that is forfeited will not be awarded to any other Eligible Participant, Applicant, or potential Winner.

All required information must be completed to enter and to be eligible to win. Incomplete entries will be disqualified. Sponsor reserves the right, in its sole discretion, to void any and all entries of an Eligible Participant and/or Applicant that Sponsor believes has attempted to tamper with, influence or impair the
administration, security, fairness, or proper play of this Giveaway. Entries from one Promotion Period will expire at the end of that Promotion Period, they will not carry over to any subsequent Promotion Period. Duplicate entries will be deleted. Proof of entering information is not considered proof of delivery to or receipt by Sponsor of an entry. All entries become the exclusive property of Sponsor and will not be acknowledged or returned.

IV. Use of Personal Information/Opt In: By participating in the Giveaway, Eligible Participants and Applicants consent for the Sponsor to obtain, use, and transfer their name, address and other information (“Personal Information”) for the purpose of administering this Giveaway. The information that Eligible Participants and Applicants provide in connection to their subscription to SP3 and the entry process will be used by Sponsor for the purposes of sending Giveaway-related communications to Eligible Participants and Applicants and determining eligibility of Applicants. Additionally, the information that Eligible Participants and Applicants provide in connection with their subscription to SP3 and the entry process may be used by Sponsor to provide other communications to Eligible Participants or Applicants unless and until the Eligible Participant or Applicant notifies the Sponsor they do not wish to receive such information or unsubscribes from receiving such communications. Consenting or declining to receive additional information from Sponsor, or a purchase of products or services (other than SP3-related messages) from Sponsor, will not affect an Eligible Participant's or Applicant’s chances of winning.

By participating in the Giveaway, Eligible Participants and Applicants consent for the Sponsor to share their Personal Information, their account number and name of the Eligible Student with the administrator of their 529 college savings account (the “529 Administrator”) if requested by the 529 Administrator. Sponsor is not responsible for any communications from the 529 Administrator to Eligible Participants or Applicants. To opt out of communications from the 529 Administrator, Eligible Participants or Applicants should contact the 529 Administrator directly, or follow any opt out instructions included in communications from the 529 Administrator.

V. Awards: There will be a maximum of forty (40) Giveaway winners in each Promotion Period. Each Winner (as defined in section VI., below) will receive a $250 contribution (the “Award”) to the 529 college savings account of the Winner’s Eligible Student whose name was provided as the beneficiary by the Winner after they are notified of their random selection as a potential Winner. Each Award will be directly deposited to that 529 college savings account. The total pool to be awarded has a maximum value of $10,000 per calendar quarter, but may be lower than that amount if any potential Winners are disqualified, determined to be ineligible, or forfeit the Award. An Award will not be split up or divided between multiple 529 college savings accounts by Sponsor.

VI. Winner Selection: The potential Winners will be selected by random drawing from among all eligible entries received, following the end of the Promotion Period. Odds of winning will depend on the total number of eligible entries received. Limit one Award per Eligible Participant or Applicant during each Promotion Period. Each potential Winner will be notified by telephone, email and/or U.S. Postal Service. Following the initial notification and verification of each potential Winner, the Award will be delivered as described in these Official Rules.

“Winner” is defined as an Applicant who: (i) meets all of eligibility criteria listed in section II., above; and (ii) completes all of the participation requirements listed in section III., above; and (iii) is randomly selected as a potential Winner from among all eligible Applicants; and (iv) has a 529 college savings account naming an Eligible Student as the beneficiary, or opens a 529 college savings account naming an Eligible Student as the beneficiary within sixty (60) days of the date of notice from Sponsor that they are a potential Winner; and (v) provides all necessary information to Sponsor within sixty (60) days of the date of notice from Sponsor that they are a potential Winner so that the Award can be deposited to that 529 college savings account.

VII. Releases: All Applicants, as a condition of participation or entering in this Giveaway, agree to defend, indemnify, release and hold harmless Sponsor and Released Parties from and against any and all liability, claims, damages, injuries or actions of any kind whatsoever for injuries, damages, or losses to persons or property which may be sustained in connection with: (a) accessing the Sponsor's Website; (b) participating
in any aspect of the Giveaway, including, without limitation, while preparing for, participating in and/or traveling to or from any Award- or Giveaway-related activity, including, without limitation, any injury, damage, death, loss or accident to person or property; (c) the receipt, ownership, possession, use or misuse of any money awarded; (d) viruses or any downloading or other problems with the Giveaway application; or (e) any typographical, printing, or other error in these Official Rules, advertisements, or the announcement of offering of any Award. Each Winner bears all liability and risk of loss to his/her respective Award after it has been delivered. The Term “Released Parties” means Sponsor, officers, members, directors, representatives and employees of the Sponsor, or any of its parent companies, affiliated companies, subsidiaries, or persons engaged in the development or production of materials for this Giveaway including, but not limited to, College Savings Iowa, the Iowa College Access Network, and Strada Education Network. Released Parties are not responsible for entries that are: late, incomplete, illegible, incorrect, damaged, delayed, garbled, undelivered, misdirected, or lost, all of which will be disqualified.

VIII. Limitations of Liability: If this Giveaway is not capable of running as planned for any reason, including, without limitation, due to infection by computer virus, worms, bugs, tampering, unauthorized intervention, fraud, technical failures, fire, flood, storm, or other natural cataclysm, riot, strike, civil commotion, government regulation, or any other causes beyond the control of the Sponsor which corrupt or affect the administration, security, fairness, integrity or proper conduct of this Giveaway, the Sponsor reserves the right, in its sole discretion, to disqualify any individual who tampers with the entry process, and to terminate, modify or suspend the Giveaway, in whole or in part, at any time, without notice and select the winners via a random drawing using all non-suspect eligible entries. Any Eligible Participant or Applicant who supplies false information, obtains entries by fraudulent means, or is otherwise determined to be in violation of these Official Rules in an attempt to obtain any benefit, will forfeit any Award won and may be prosecuted to the full extent of the law. Released Parties assume no responsibility for any incomplete, incorrect, or inaccurate information, whether caused by Website users, tampering, hacking, or by any of the equipment or programming associated with or utilized in the Giveaway, or by any technical or human error. Released Parties assume no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction of, unauthorized access to, or alteration of, entries. The Released Parties are not responsible for any problems or technical malfunction of any telephone network or telephone lines, computer online systems, servers, or providers, computer equipment, software, failure of any email or entry to be received on account of technical problems, human error or traffic congestion on the Internet or at any website, or any combination thereof, including any injury or damage to Eligible Participant’s, Applicant’s or any other person's electronic device (or any information/material stored therein) relating to or resulting from participation in this Giveaway or downloading any materials in this Giveaway. Caution: Any attempt to damage any website or undermine the legitimate operation of the Giveaway is a violation of criminal and civil laws and 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.

IX. Terms and Conditions: Each Winner is required to comply with any and all applicable federal, state and local laws, rules and regulations. If an Award notification is returned as unclaimed or undeliverable to a potential Winner, if potential Winner cannot be reached within three (3) calendar days from the first notification attempt, if potential Winner fails to return requisite information or document(s) within the specified time period, and/or if a potential Winner is not in compliance with any of these Official Rules, then such person shall be disqualified. To claim an Award, each potential Winner will be required to provide his or her correct full name, mailing address, telephone number, and email address, and the name of the Eligible Student on the 529 college savings account into which the Award funds are to be deposited.

The Released Parties have not made any warranty, representation or guarantee, expressed or implied, in fact or in law, with respect to any Award, and specifically disclaim all such warranties, including, without limitation, any warranty of merchantability or fitness for a particular purpose. The Awards are given without warranty of any kind either expressed or implied. An Award may not be sold or traded and is not exchangeable, transferable, or redeemable for cash except in Sponsor’s sole discretion. Award details and availability are subject to change. There are no substitutions unless specified by the Sponsor. The Sponsor reserves the right at its sole discretion to substitute any Award with another item of equal or greater value.
Awards may be fulfilled by a third party. The Released Parties are not in any way responsible or liable for damages resulting from loss, use or misuse of any Award given in this Giveaway.

A 1099 tax form will not be issued to the Winners. The Award may be considered income to the Winners, and any taxes resulting from the receipt of the Award are the responsibility of the Winners. Winners should consult a tax advisor regarding the tax consequences of accepting an Award.

Each Winner’s acceptance of an Award constitutes permission (except where prohibited) for the Sponsor to use the Winner’s and the Eligible Student’s name, photograph, video, likeness, statements, biographical information, voice and address (city and state) for any and all public relations, advertising and/or promotional purposes as determined by Sponsor, in all forms of media and by all manners (now and hereafter known), in perpetuity, without notice, consent, review or approval or further compensation. Acceptance of an Award also constitutes the Winner’s permission for the Sponsor to share the Winner’s name and mailing address with other entities for recognition purposes.

X. Modification: In no event will Sponsor be obligated to distribute more Awards than the number stated in these Official Rules. If for any reason Sponsor determines, in its sole discretion, that the Giveaway is no longer capable of running as intended by these Official Rules for any reason whatsoever, Sponsor reserves the right to terminate, suspend, postpone, delay or modify the Giveaway, in whole or in part, including, but not limited to, any occurrences described in section VIII., above, or any other causes which may corrupt or impair the integrity, security, fairness or proper conduct of the Giveaway. If Sponsor determines that more Award claims are submitted or more Award notices are distributed than the number offered in these Official Rules, Sponsor shall immediately suspend the Giveaway and Awards, and Sponsor reserves the right to distribute any remaining Awards (up to the total set forth in these Official Rules) in a manner deemed fair and equitable by Sponsor.

XI. Governing Law/Disputes: By participating, Eligible Participants and Applicants agree to be bound by the Official Rules, the Sponsor's Website Terms of Use (if any, and if applicable to their method of participating), and the decisions of the Sponsor, which are final and binding in all respects. Except where prohibited, Eligible Participant and/or Applicant agrees that: (a) any and all disputes, claims and causes of action arising out of or connected with this Giveaway or any Award given shall be resolved individually, without resort to any form of class action, and any judicial proceeding shall take place in a federal or state court in Des Moines, Iowa; (b) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Giveaway, but in no event legal fees; and (c) under no circumstances may any Eligible Participant or Applicant obtain awards for, and each Eligible Participant and/or Applicant hereby waives all rights to claim, indirect, punitive, incidental and consequential damages and any other damages, other than for actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of the Eligible Participants, Applicants, Sponsor, or the Released Parties in connection with the Giveaway, shall be governed by, and construed in accordance with, the laws of the State of Iowa without giving effect to any choice of law or conflict of law rules (whether of the State of Iowa or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the State of Iowa.

XII. Official Giveaway Rules Request: For a copy of these Official Rules, send a request specifying Official Rules along with a self-addressed, stamped, business size envelope, and mail to: Iowa Student Loan Compliance Dept., “SP3 – Student Planning Pointers for Parents” Official Rules, 6775 Vista Drive, West Des Moines, IA 50266.

XIII. Winners List Request: To request confirmation of the name and city/state of residence for the Award Winner(s) for a Promotion Period, send a requesting specifying Winners List along with a self-addressed, stamped, business size envelope to: Iowa Student Loan Compliance Dept., “SP3 – Student Planning Pointers for Parents” Winners List, 6775 Vista Drive, West Des Moines, IA 50266. Each request for an Award Winners list must (i) specify the start date of the Promotion Period for which the Award Winners list is being requested, (ii) must be postmarked no more than ninety (90) days after the end of the requested Promotion Period, and (iii) must be received by Sponsor no more than one hundred five (105)
days after the end of the requested Promotion Period. Limit of one (1) Promotion Period Award Winners list request per envelope. The Award Winners list for a Promotion Period cannot be requested prior to the start date of such Promotion Period; requests that do not comply with this provision will not be honored.

XIV. Sponsor: Iowa Student Loan Liquidity Corporation, 6775 Vista Drive, West Des Moines, IA 50266.

XV. Miscellaneous: The names of individuals, groups, companies, products and services mentioned herein, and any corresponding likenesses, logos and images thereof reproduced herein, have been used for identification purposes only and may be the copyrighted properties and trademarks of their respective owners. The mention of any individual, group or company, or of a product or service, does not imply any association with or endorsement by such individual, group or company or the manufacturer or distributor of such product or service and, except as otherwise indicated no association or endorsement is intended or should be inferred. The invalidity or unenforceability of any provision of these Official Rules will not affect the validity or enforceability of any other provision. In the event that any provision of the Official Rules is determined to be invalid or otherwise unenforceable or illegal, the other provisions will remain in effect and will be construed in accordance with their terms as if the invalid or illegal provision were not contained herein. Sponsor’s failure to enforce any term of these Official Rules will not constitute a waiver of that provision. For Eligible Participant and/or Applicant, to the extent there is a conflict between these Official Rules and any official rules appearing in any other location and any terms of use or other agreements posted on the Sponsor’s Website, these are the Official Rules to be abided by.

XVI. Void where prohibited or restricted by law. This Giveaway is not valid in any area or jurisdiction where it is prohibited or restricted by law.