



FINANCIAL AVENUE[®]
THE ROAD TO SMARTER MONEY MANAGEMENT

Financial Avenue Challenge

Eligibility and Official Rules

Challenge Eligibility

The Financial Avenue Challenge (“Challenge”) is open to all high schools in CA, MI, NE, NM, OR, WI, and WV. As of January 1, 2014, all other states are ineligible.

Challenge Sponsor

The Financial Avenue Challenge Sponsor (“Sponsor”) is Inceptia, located at 1300 O Street, Lincoln, Nebraska. Employees of Sponsor, as well as officers, directors, affiliates, general sponsors, promotional partners, immediate family (spouse, children, step-children, parents and step-parents) and household members (people who share the same residence at least three months out of the year) of each such employee, officer, director, general sponsor, or promotional partner, are not eligible. The Challenge is subject to all applicable federal, state and local laws. The Sponsor expressly reserves the right to disqualify any participants or teams that it believes: (i) does not comply with these Official Rules; (ii) infringes or allegedly infringes the proprietary rights of third parties; (iii) provides any false information (including, but not limited to, information related to a participant’s identity, mailing address, telephone number, email address, ownership rights or eligibility status); or, (iv) violates any applicable laws, regulations, court orders, ordinances or rulings.

Please direct all questions relating to the Challenge to FAchallenge@inceptia.org.

Challenge Period

The Challenge period begins on April 1, 2014, at 12:01 AM Central Time and ends on April 30, 2015, at 11:59 PM Central Time. Challenge activity completed before or after this submission period will not be considered.

Challenge Definitions

Student Challenge

Upon completing a Financial Avenue course or mini-module and viewing the corresponding Certificate of Completion, students will be encouraged to share a post (via Facebook or Twitter) of their completion status. There are no prerequisites for student participation, and there is no charge to participate. A computer lab or individual computers with Internet access is required. The contest is open to all high school students in the states of CA, MI, NE, NM, OR, WI, and WV. There are no restrictions on the number of participants from any one school. For each course or mini-module completed and a completion status shared, the student’s name will be entered into a drawing for one of three monetary prizes awarded to each eligible state. The more courses and mini-modules completed and completion statuses shared, the more entries the student will receive and thus, their chances of winning will be greater. Odds of winning are dependent on the number of completion statuses shared. Each student is only eligible for one monetary prize.

Educator Challenge

Each teacher and/or counselor from an eligible high school can participate in the following two challenges:

Challenge #1: For every teacher or counselor that registers their class for the Financial Avenue Challenge, their name will be entered in a random drawing for a monetary prize per eligible state to benefit its financial literacy program, technology resources and/or scholarship fund. Odds of winning are dependent on the number of teachers and/or counselors that register their students. Monetary prizes will be made to the school on behalf of the teacher or counselor. Checks will not be made out to the individual teacher or counselor.

Challenge #2: Teachers and counselors are encouraged to share their ideas and best practices with regards to, “What is your most creative idea for implementing Financial Avenue into the classroom?” Replies need to be submitted on the dedicated “Financial Avenue” Facebook book page within the challenge period. A committee of judges appointed by Inceptia will score the ideas and best practices on creativity. One teacher or counselor from each state will be selected as the winner and awarded a monetary prize. Odds of winning are dependent on the number of teachers and/or counselors that participate. Monetary prizes will be made out to the school on behalf of the teacher or counselor. Checks will not be made out to the individual teacher or counselor. All decisions of the judges and the Sponsor relating to the Challenge shall be deemed final.

School Challenge

Every participating high school is eligible to receive two monetary awards (two awards will be awarded per state) based on the following two challenges:

Challenge #1: The high school with the largest number of students that complete at least one course will be given a monetary award.

Challenge #2: The high school with the highest percentage of students enrolled that complete at least one course will be given a monetary award (based on the enrollment number provided when signing up for Financial Avenue).

Prizes

Student Challenge

Three (3) monetary awards of \$500 each will be issued per state to the students who are selected from the random drawing for each course or mini-module completed and a completion status shared.

Educator Challenge

Challenge #1: One monetary award of \$500 will be issued per state on behalf of the teacher or counselor to the school who is selected from the random drawing that registers their class for the Financial Avenue Challenge.

Challenge #2: One teacher or counselor from each state will be selected as the winner of the most creative idea for implementing Financial Avenue into their classroom and awarded a monetary prize of \$1,000 with the award going to the school on behalf of the teacher or counselor.

School Challenge

Challenge #1: The high school with the largest number of students that complete at least one course will be given a \$5,000 monetary award (one award per state).

Challenge #2: The high school with the highest percentage of students enrolled that complete at least one course will be given a \$5,000 monetary award (one award per state).

Notification of Winners

All winners will be notified by 5:00 PM CT on May 15, 2015. If you are selected as a winner of the Student Challenge, Educator Challenge, or School Challenge and you do not contact the Sponsor within ten days of the notification, you will forfeit your prize.

General Terms and Conditions

NO PURCHASE NECESSARY. The Challenge is not a fundraising activity of the Sponsor, and Sponsor receives no consideration in the funding, support or administration of the program. Participants pay nothing of value to the Sponsor in order to participate or for an opportunity to win. The Challenge program is provided by the Sponsor as a public service to assist schools in fostering financial literacy with their students. The Challenge is void where prohibited.

The monetary awards to be given to the winners of the Challenge are nontransferable and, as such, winners may not designate someone else as the winner. If you are unable or unwilling to accept your prize, the Sponsor expressly reserves the right to select a new winner from the other participants. Winners are solely responsible for payment of all applicable federal, state and local taxes.

By accepting the monetary award, the winner or winners acknowledge that Sponsor has neither made, nor is in any manner responsible or liable for, any warranty, representation or guarantee, express or implied, in fact or in law, relative to the award or to any portion thereof, including but not limited to its quality, mechanical condition or fitness for a particular purpose.

If for any reason, the Challenge is not capable of running as planned, including without limitation, any suspected evidence of tampering or technological corruption or if any portion of the Challenge is compromised by virus, bugs, worms, system corruption or unauthorized human intervention, an insufficient number of qualified Challenge participants, or any other causes beyond the Sponsor's control which, in its sole opinion, corrupts, threatens or impairs the administration, security, fairness, integrity, or proper conduct of the Challenge, Sponsor reserves the right to cancel, terminate, modify or suspend the Challenge at its sole discretion.