

Decision Partners Budget Challenge Sweepstakes Official Rules

No purchase or transaction necessary to enter or win.

Sponsor is Decision Partners LLC ("DP"). These official rules (the "Official Rules" or "Rules") shall govern the Decision Partners Budget Challenge Sweepstakes (the "Sweepstakes"), which awards a \$1,000 cash prize randomly to one person who creates and/or updates a monthly budget using the Monthly Budget tool on MoneyEdu.org and meets the Sweepstakes eligibility requirements.

Please read the following information for complete rules.

1. The Sweepstakes awards the prize on January 2, 2023.
2. To enter the Sweepstakes, individuals must create or log in to an account at MoneyEdu.org and meet the requirements described below. Only one account per person is permitted.
3. To be eligible for an award, individuals must meet the following requirements on the date of each Sweepstakes drawing:
 - Create and/or update a monthly budget using the Monthly Budget tool on MoneyEdu.org between the dates of November 1 2022 and December 31 2022.
 - Be a legal resident of the United States who is 18 years of age or older at the time of opting into the Sweepstakes (if required).
 - Be able to provide documentation of eligibility if name is drawn (if required).
4. The prize is not assignable or transferable and there shall be no changes or substitutions.
5. The odds of winning depend on the total number of eligible entries received.
6. The winners are fully responsible for all applicable federal, state and local taxes, licensing and any other fees.
7. No purchase or financial commitment is required to be eligible for the Sweepstakes.

8. One entry/account per person. One entry per drawing.

9. Decision Partners will randomly select one (1) winner from the list of MoneyEdu users who meet the eligibility requirements on January 2, 2023. Winners will be notified by email and/or phone within five (5) business days of the drawing using the contact information available through their MoneyEdu.org account. Winners will have five (5) business days from notification to accept the prize by responding to a Decision Partners or associated credit union staff member by email or phone call. Decision Partners shall not be liable for unsuccessful efforts to notify the winner. If a winner cannot be contacted after reasonable attempts or fails to claim the prize, another winner will be selected in his/her place. Decision Partners reserves the right to interpret these Official Rules and to make decisions concerning the prize, acceptance and use of the prize in situations not covered by these Rules.

10. By submitting an eligible entry, the user agrees that, in the instance that the user is a winner, Decision Partners LLC and the associated credit union sponsor have the right to reprint, distribute and/or use the winner's name in any press releases, advertisements, promotions and promotional materials without any recourse against such entities and each winner agrees to hold such entities harmless for such use.

11. Decision Partners LLC shall not be liable for any injury or damage related to or resulting from entering or winning the Sweepstakes. By entering the Sweepstakes, entrants release and hold Decision Partners LLC harmless from any and all damages and claims of any kind in connection with the program or resulting from acceptance, possession or use of any prize. Decision Partners LLC are not responsible for any prizes lost in the U. S. Mail and are not responsible for printing or typographical errors in any Sweepstakes-related materials, for stolen, lost, late, misdirected, damaged, incomplete or illegible sweepstakes materials, for Sweepstakes materials that are processed late or incorrectly, or that are lost due to any reason whatsoever.

12. If, for any reason, the Sweepstakes program is not capable of running as planned, including but not limited to infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes beyond the control of Decision Partners LLC which corrupt or affect the administration, security, fairness, integrity, or proper conduct of this program, Decision Partners LLC reserve the right to terminate the promotion and not draw any winners. Decision Partners reserves the right, at their sole discretion, to disqualify any individual who tampers with the entry process. Caution: Any attempt by a contestant to deliberately damage any Web site or undermine the legitimate operation of the Sweepstakes is a violation of criminal and

civil laws and should such an attempt be made, Decision Partners LLC reserves the right to seek damages from any such contestant to the fullest extent of the law.

13. Decision Partners LLC furthermore reserves the right at their sole discretion to cancel, terminate, modify or suspend the scholarship sweepstakes for financial or other business reasons without prior notice.
14. This offer is void where prohibited by law. These Official Rules shall be governed by and construed and interpreted in accordance with the laws of Massachusetts.
15. The Sweepstakes winners will be posted at www.moneyedu.org/winner. To obtain the winner's names, you may also send a self-addressed, stamped envelope marked "Attn: Budget Challenge Winner" to the address below.
16. All questions and/or correspondence pertaining to this contest, or to receive these Official Rules in writing, contact Decision Partners LLC, 152 Commonwealth Ave Suite 8, Concord MA 01742.