

**MONEY MISSION FINANCIAL LITERACY SCHOLARSHIP PROGRAM  
OFFICIAL RULES**

1. **PROGRAM PERIOD.** The Financial Literacy Scholarship Program (“Scholarship Program”) begins at 12:01:00 a.m. Eastern Time (“ET”) on SEPTEMBER 6, 2011, and ends at 11:59:59 p.m. ET on DECEMBER 19, 2011 (“Program Period”). Once the Scholarship Program begins, these Official Rules cannot be changed. Please review the Official Rules carefully.
  
2. **ELIGIBILITY.** To participate in the Scholarship Program, you must (a) be a lawful permanent resident of the fifty (50) United States or District of Columbia; and (b) be enrolled as a senior in high school during the Program Period. Age is not an eligibility factor as long as you are at least thirteen (13) years of age. To be eligible to receive a scholarship, a Winner must be enrolled in at least twelve (12) credit hours per semester at a postsecondary institution accredited by the U.S. Department of Education within twelve (12) months of the notification that he or she has won a scholarship under this Scholarship Program. The Scholarship Program is void where prohibited or restricted by law and is subject to federal, state, and local laws. The Scholarship Program is not open to employees or immediate family members of employees of Money Mission, LLC ("Sponsor") or of Wisconsin Credit Union Foundation, Inc. ("Administrator") or of Sponsor's or Administrator's respective parents, subsidiaries, affiliates (including the Wisconsin Credit Union League and W.C.U.L. Services Corp.), retailers, or advertising or promotion agencies (collectively “Excluded Parties”).
  
3. **HOW TO PARTICIPATE. NO PURCHASE NECESSARY.** Eligible participants can register for the Scholarship Program via a link placed on the website of a participating credit union. To register, each participant must provide a valid email address, choose a password, and accept the End User License Agreement for the Scholarship Program simulation software. If a participant is under the age of eighteen (18), his or her parent or guardian must also review and accept the End User License Agreement. Participants may only register for the Scholarship Program once per Program Period.

**Scholarship Program Simulation.** Participants may use their email and password combinations to access the Scholarship Program simulation as infrequently or as often as they wish beginning at 12:01:00 a.m. ET on SEPTEMBER 6, 2011, until 11:59:59 p.m. ET on DECEMBER 12, 2011 (the “Simulation Period”). At the close of the Simulation Period, all participants will have the opportunity to submit an essay through the simulation software that will be judged according to the criteria listed below.

**Scholarship Program Essay.** The essay topic is "What I Learned From the Money Mission Financial Literacy Scholarship Program Simulation and How Those Lessons Will Help Me in Real Life." Participants should include references to their personal experience participating in the Money Mission simulation and should specifically address the following topics in their essays: (1) the nature and significance of opportunity costs; (2) the relationship between risk and reward in different forms of financial management; (3) the history of credit unions and the difference between credit unions and other financial institutions; and (4) how life choices and financial management intertwine. Participants may use their email and password combinations to access the Scholarship Program essay form from 12:01:00 a.m. ET on – DECEMBER 13, 2011, until 11:59:59 p.m. ET on DECEMBER 19, 2011 (the "Essay Period"). Participants will type their essays into the essay form and then submit the essays using the "Submit" button. Each essay must be at least 400 words and no more than 800 words in length. The submitted essay will be considered the "Essay Submission" for each participant, and each participant can only make one Essay Submission per Program Period. All Essay Submissions are final and no changes can be made. All Essay Submissions must be made by 11:59:59 p.m. ET on DECEMBER 19, 2011, to be eligible for a scholarship under the Scholarship Program. In the event of a dispute as to who made an Essay Submission during the Program Period, an Essay Submission will be deemed made by the authorized account holder of the email address provided at time of registration and he/she must comply with these Official Rules. The "authorized account holder" is defined as the natural person who is assigned an email address by an Internet access provider, online service provider or other organization that is responsible for assigning email addresses or the domain associated with the provided email address. Participants may be required to show proof of being the authorized account holder. Incomplete Essay Submissions will not be considered for scholarships. Excluded Parties are not responsible for lost, late, or incomplete Essay Submissions. All Essay Submissions become the property of Sponsor and will not be returned.

4. **JUDGING.** Essay Submissions will be evaluated through a fair and unbiased judging process. To ensure participants' anonymity, all identifying information will be removed from the Essay Submissions before the judging process begins. The judges for the Scholarship Program will be individuals selected by Sponsor based on a demonstrated knowledge and understanding of financial literacy and proper writing technique (the "Judges"). All decisions of the Judges are made at the Judges' discretion, and all decisions of the Judges are final.

A panel of three Judges with at least one Judge qualified to judge each category will assign each Essay Submission a score in each of the following judging categories. The total maximum score for each Essay Submission is one hundred (100) points. The judging categories are:

<u>Judging Category</u>	<u>Maximum Point Value</u>
The nature and significance of opportunity costs.	Twenty (20)
The relationship between risk and reward in different forms of financial management.	Twenty (20)
The history of credit unions and the difference between credit unions and other financial institutions.	Twenty (20)
How life choices and financial management intertwine.	Forty (40)

**National Winners.** The two (2) Essay Submission(s) with the highest score at the end of the Program Period out of all the participating credit unions will receive a scholarship and be deemed a National Scholarship Program winner ("National Winner").

**State Winners.** Excluding the scores of the National Winners, zero (0) Essay Submissions with the highest scores at the end of the Program Period in the state where a participating credit union is located will be deemed a state Scholarship Program winner ("State Winner"). The location of each participating credit union is the location stated as that credit union's State of Charter or, for federally chartered credit unions, as the principal location as stated by the National Credit Union Administration. This Program Period will not have a State Winner.

Each State and National Winner (collectively "Winners") will be notified by mail within thirty (30) days of the end of the Program Period. In the event of any ties in scoring, the Essay Submission with the highest score for "How life choices and financial management intertwine" will be deemed the Winner.

## 5. SCHOLARSHIPS.

**National Scholarship.** The scholarship awarded to each of the top two (2) National Winners ("National Scholarship") will be a non-renewable scholarship award of one thousand (\$1,000) dollars.

**State Scholarship.** The scholarship awarded to each of the top zero (0) State Winners ("State Scholarship") will be a non-renewable scholarship award of zero (\$0) dollars. This Program Period will not have a State Scholarship.

Scholarships are not transferable. To be eligible to claim a scholarship, Winner must be enrolled in at least twelve (12) credit hours per semester at a postsecondary institution accredited by the U.S. Department of Education within twelve (12) months

of the notification that Winner has won a scholarship. The entire scholarship will be paid to Winner with a check made out to both Winner and the accredited postsecondary institution where Winner is enrolled. The scholarship will be sent to Winner's local credit union upon Winner providing Administrator with proof of enrollment and registration. Scholarships are subject to verification of eligibility and compliance with these Official Rules and each Winner must complete an Affidavit of Eligibility and Release prior to receiving the scholarship. Winners must timely notify Administrator of any changes in address, school enrollment, or other contact information. Failure to do so could result in forfeiture of a scholarship. Winners are responsible for all federal, state, and local taxes related to the scholarship. Administrator will provide Winners with the IRS Form 1099 for the scholarship, if required. Any unclaimed scholarships will not be awarded.

6. **RELEASE.** By making an Essay Submission, a participant agrees to be bound by these Official Rules. Making an Essay Submission constitutes permission to use the participant' name, likeness, city and state of residence, the fact of a participant's membership in a particular credit union, if applicable, and the name of the credit union through which the Essay Submission occurred for publicity purposes without further compensation or permission (except where prohibited by law). Participant also agrees to periodically receive marketing materials from his or her local credit union. Excluded Parties shall have no liability and shall be released and held harmless by participant(s) for any damage, loss or liability to person or property, due in whole or part, directly or indirectly, by reason of the acceptance, possession, use or misuse of the scholarship or participation in the Scholarship Program.
7. **GENERAL CONDITIONS.** Sponsor reserves the right to cancel, suspend and/or modify the Scholarship Program, or any part of it, if any fraud, technical failures or any other factor beyond Sponsor's reasonable control impairs the integrity or proper functioning of the Scholarship Program or any portion of it, as determined by Sponsor in its sole discretion. Sponsor reserves the right, in its sole discretion, to disqualify any participant it finds to be tampering with the participation process or the operation of the Scholarship Program or any portion of it, to be acting in violation of these Official Rules or in an unsportsmanlike or disruptive manner. Any attempt by any person to deliberately undermine the legitimate operation of the Scholarship Program may be a violation of criminal and civil law, and, should such an attempt be made, Sponsor reserves the right to seek damages from any such person to the fullest extent permitted by law. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision.
8. **WINNERS LIST.** For the name of the Winners, available after JANUARY 2, 2012, send a self-addressed, stamped envelope, postmarked by JANUARY 18, 2012, to: Money Mission, LLC, ATTN: WINNERS LIST, 157 North Milwaukee Street, Milwaukee, Wisconsin 53202. Do not send any other correspondence to this address.

9. **SPONSOR.** Money Mission, LLC, 157 North Milwaukee Street, Milwaukee, Wisconsin 53202, 262-785-1439.

10. **ADMINISTRATOR.** Wisconsin Credit Union Foundation, Inc., N25 W23131 Paul Road, Suite 500, Pewaukee, Wisconsin, 53072-5779, 262-549-0200.

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