

2011 ACCESS GROUP CONFERENCE SCHOLARSHIP CONTEST

Official Rules

DESCRIPTION OF CONTEST: Via online entry, qualified entrants who are employees of financial aid offices at U.S. schools that have attended any Access Group Graduate and Professional Financial Aid Conference since 1988 or hope to attend in the future, including in November of 2011, will submit entry information and a blog post between 250 and 500 words on the themes, **1.) Why I Attend the Access Group Conference Year After Year; 2.) The Best Experience I Ever Had at an Access Group Conference Was...; or 3.) I Haven't Attended, but I Want to and I'm Most Excited About...** Judges will select up to five (5) Finalists, whose entries will be posted for public viewing on November 4, 2011 and voting on AccessGroup.Org/AllAccess, and the Finalist whose entry receives the most votes will be awarded the Grand Prize, a \$1,000 scholarship donated to his or her school,. There will be up to four (4) Honorable Mention Prize winners, each of whom will receive a \$500 scholarship donated to his or her school. The Official Rules provide additional details concerning eligibility and other contest requirements.

HOW TO ENTER: No purchase or borrowing necessary to enter, win, or play. E-mail your entry on one of the themes listed above to Conf2011@AccessGroup.org. Entries must meet size and file requirements. Entries will be accepted between 12:01 a.m. Eastern Time ("ET") on August 29 2011 and 11:59 p.m. ET on October 28, 2011 ("Promotional Time Period"). **Then, return to AccessGroup.Org/AllAccess and click the link** to complete the Official Online Entry Form via SurveyMonkey.com including name, e-mail address, phone number, school, where you heard about contest, verification of age 18 or older and acceptance of the Official Rules. Only the individual or individuals whose name is submitted on the official online entry form will be eligible to win the contest. Entries will be screened for compliance with contest requirements; incomplete or non-complying entries will be disqualified. **More than one entry may be submitted, but a Finalist may only have one entry selected for voting. Only one prize will be awarded, and only one finalist selected, from each school, regardless of the number of entries received from that school.** Access Group, Inc. ("Access Group" or "Sponsor") and its parent companies, subsidiaries, affiliates, sales representatives, agencies, retailers, wholesalers, distributors and promotional and other vendor agencies involved in this contest are not responsible for lost, late, non-complying or misdirected entries. **All entries become the property of Access Group.** As a condition of entry, entrant agrees to assign all right, title and interest in its entry to Access Group and its assigns. Completed written agreement assigning/licensing all ownership and intellectual property rights will be required as a condition of being named a Finalist, or opportunity for prize will forfeit and alternate Finalist chosen.

ADDITIONAL CRITERIA FOR ENTRY: Blog article entry, including any words, text, or images must be entrant's original creation or utilize public domain and may not include words, text or images for which any other person or party has asserted intellectual property rights, or copyrighted, trademarked or patented materials. Entry requiring license or usage rights from any third party is not eligible. Public domain materials may be used. Entry cannot defame or invade the rights or privacy of any person, living or deceased, or otherwise infringe upon any third party's personal, proprietary or intellectual property rights. Entry cannot contain illegal or unlawful material, and must not promote bigotry, racism, harm or discrimination. Entry must be consistent with the Access Group reputation in the marketplace and must be suitable for audiences of all ages. Entries which, in Sponsor's or judges' sole discretion, contain any type of vulgarity or objectionable content will be disqualified. Entries that do not meet these stated criteria, or entries that (in Sponsor's or judges' sole discretion) may technically meet the stated criteria but do not reflect the intent and the spirit of the contest, are not eligible.

Entry of blog article constitutes entrant's certification that s/he (i) is the owner of the entry, and (ii) is able and authorized to submit it.

BY SUBMITTING ENTRY, ENTRANT AGREES TO INDEMNIFY AND HOLD HARMLESS ACCESS GROUP AND ITS PARENT COMPANIES, SUBSIDIARIES, AFFILIATES, SALES REPRESENTATIVES, AGENCIES, RETAILERS, WHOLESALERS, DISTRIBUTORS AND PROMOTIONAL AND OTHER VENDOR AGENCIES INVOLVED IN THIS CONTEST FROM ANY AND ALL CLAIMS, DAMAGES, EXPENSES, COSTS (INCLUDING REASONABLE ATTORNEY FEES) AND LIABILITIES (INCLUDING SETTLEMENTS), RESULTING FROM OR RELATING TO ENTRANT'S SUBMISSION OR BLOG ARTICLE, OR ANY INFORMATION SUPPLIED OR REPRESENTED TO ACCESS GROUP BY ENTRANT.

ELIGIBILITY: Contest is open to legal U.S. residents 18 years of age or older who are employees or financial aid officers at U.S. schools that have attended any Access Group Graduate and Professional Financial Aid Conference since 1988 or hope to attend in the future, including in November of 2011. Employees of Access Group or its parent companies, subsidiaries, affiliates, sales representatives, agencies, retailers, wholesalers, distributors, and promotional or other vendor agencies involved in the promotion, and the immediate relatives (spouse, child, sibling, parent) and those residing in the households of all such employees, are **not** eligible. The contest is void where prohibited or restricted by law.

FINALIST JUDGING CRITERIA AND SELECTION: This is not a game of chance. Odds of winning depend on the number and quality of entries received, and on Finalists' abilities to attract votes for their entries. Judges will be a panel of 2011 Access Group Graduate and Professional Financial Aid Conference Planning Committee Members. Judges are not eligible to win this contest and may not submit entries. In the event that an entry is submitted by a school with which a judge is affiliated, that judge will recuse himself or herself from judging that particular entry. Judges will select up to five (5) Finalists from among all eligible entries received during the Promotional Time Period. Judging will be completed on or about November 4, 2011.

All blog entries will be evaluated by judges on a 100 point scale, as follows:

- a maximum of 25 points for Humor and/or Personality;
- a maximum of 25 points for Grammar and Spelling;
- a maximum of 25 points for Effective Use of a Visual Aid;
- a maximum of 25 points for Inspirational Message.

The entries with the highest point totals will be selected as the potential Finalists, subject to confirmation of eligibility and provided that any entry may be eliminated, regardless of point total, in the judges' or Sponsor's sole discretion (i) if it is not consistent with Access Group's reputation in the marketplace, including its reputation for quality and integrity, (ii) if it does not reflect the goals of the promotion, (iii) if the language of the entry is not suitable for all ages or (iv) if the entry is so deficient in production value or content as to be unclear or inappropriate. Only one finalist can be selected from each school, regardless of the number of entries received from that school. In the event of ties in point totals among the group of potential Finalists, judges will revisit the tied entries and choose as potential Finalist the tied entry that best reflects all criteria as a whole.

FINALISTS: Soon after November 4, 2011, the potential Finalists will be notified by phone or e-mail to the number/address given on entry. The potential Finalists will be required to respond within 72 hours, or will be disqualified and another potential Finalist chosen, based on judging and related criteria stated above. In addition, within seven (7) days of initial notification, potential Finalists will be required to complete and return an Affidavit of Eligibility, Assignment of Rights and Publicity Release and Mutually-Agreeable Liability Release or Sponsor may declare prize

forfeited and another potential Finalist may be chosen. Proof or verification of identity and qualification will be required. Finalists are also subject to the Assignment of Rights provisions below. Failure to comply with any of the documentation, verification and agreement requirements may result in forfeiture of prize and the selection of another potential Finalist. Potential Finalists must also agree to undergo a background check, including verification of school employment and school approval for entry, as part of the verification process, and Sponsor may disqualify any Finalist, whether or not already announced or posted, if the results of the background check in Sponsor's sole discretion render the Finalist ineligible for further participation or prizing.

ONLINE VOTING TO DETERMINE GRAND PRIZE WINNER: Up to five (5) Finalists' entries will be featured at AccessGroup.Org/AllAccess, between approximately November 4, 2011 and 4:59 p.m. ET on November 18, 2011 for evaluation and voting by website viewers. Voting closes at 11:59 p.m.ET November 18, 2011. Highest vote total will determine the Grand Prize winner and the next highest vote totals will determine the Honorable Mention Prizes (if any). In the event of a tie in vote totals, additional one-day voting periods will be announced and used as needed until the tie is broken. Subject to verification and validation, the Grand Prize winner will be announced on or about November 19, 2011 at the Access Group Conference in Clearwater Beach, Florida and at the All Access Blog site. **Only one vote per day may be submitted per e-mail address.**

GRAND PRIZE: A \$1,000 scholarship, donated by Access Group to the Grand Prize winner's school for the use of the financial aid office. Donation will be made on or about December 15, 2011. Prize consists only of item specifically listed as part of the prize. The prize may not be transferred or assigned by the winner. If for any reason Grand Prize winner's school is not able to use the scholarship, or no longer meets the eligibility requirements, Sponsor may, in its discretion, choose an alternate Grand Prize winner based on contest results.

HONORABLE MENTION PRIZE(S): Up to four \$500 scholarships, each donated by Access Group to the Honorable Mention Prize winner's school for the use of the financial aid office. The decision of how many, if any, Honorable Mention prizes are to be awarded is within the sole discretion of the Sponsor. Payment will be made on or about December 15, 2011. Prize consists only of item specifically listed as part of the prize. The prize may not be transferred or assigned by the winner. If for any reason an Honorable Mention Prize winner's school is not able to use the scholarship, or no longer meets the eligibility requirements, Sponsor may, in its sole discretion, choose an alternate Honorable Mention Prize winner based on contest results.

ASSIGNMENT OF RIGHTS: All entry submissions become the property of the Sponsor and will not be returned. By entering, Entrant hereby irrevocably grants and assigns and transfers all rights, title and interest in his/her entry submissions, including but not limited to copyrights, patent rights and all other proprietary rights, to the Sponsor, for use in relation to the contest, said grant and assignment expiring upon selection of Finalists, provided however that Finalists, the Grand Prize winner and each Honorable Mention Prize winner (if any) will be required to provide additional rights as a condition of selection, or selection and opportunity for prize will be forfeited. Finalists will be required to provide a full and perpetual exclusive grant and assignment of all rights for all purposes, said grant becoming non-exclusive for the Finalists who are not selected for the Grand Prize or the Honorable Mention Prize. The Grand Prize and Honorable Mention Prize winners' perpetual exclusive grant and assignment of all rights will remain in effect as a condition of prize award. Entrants further agree to any additional written authorization, assignment or other papers reasonably requested by Sponsor in connection with the transfer and assignment of rights to their entry submission, as outlined herein.

ADDITIONAL RULES: All federal, state and local laws and regulations apply. By entering, participants who become Finalists grant Access Group permission to use their names and/or likenesses for advertising or publicity without further compensation, unless prohibited by law. Entrants assume all liability for any injury or damage caused, or claimed to be caused, by participation in this contest or their redemption or use of their prize. Access Group is not responsible for any typographical or other error in printing, or in the offering or the announcement

of prizes, including such errors as may result in the erroneous designation of an entrant as a prize winner. In no event will more than one Grand Prize and four Honorable Mention Prizes be awarded. If for any reason the integrity or intended proper conduct of this contest is compromised, Access Group reserves the right to terminate, modify or suspend the promotion. Access Group further reserves the right to disqualify any individual who tampers with the entry process.

This contest is intended for viewing in the United States only and is subject to United States law. Do not enter this contest if you are not a legal U.S. resident (includes the 50 states, District of Columbia or Puerto Rico). Sponsor is not responsible for any problem or technical malfunction of any telephone network or lines, computer online systems, servers or provider, computer equipment, software, failure of any e-mail or entry to be received by Sponsor due to technical problem or traffic, congestion on the internet or at any website, or any combination thereof, including any injury or damage to participant's or any other person's computer related to or resulting from participation or downloading any materials in this Contest. **WARNING: ANY ATTEMPT BY ANY PERSON TO DELIBERATELY DAMAGE ANY WEBSITE OR UNDERMINE THE LEGITIMATE OPERATION OF THIS CONTEST IS A VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH ATTEMPT BE MADE, SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES FROM ANY SUCH PERSON TO THE FULLEST EXTENT PERMITTED BY LAW.** Contest votes generated by a script, macro or other mechanical or automated means are ineligible and will be disqualified.

All entries must include a valid e-mail address for the entrant. In the event of dispute as to the identity or eligibility of a winner based on an e-mail address, the winning entry will be declared made by the "Authorized Account Holder" of the e-mail address submitted at the time of the entry. The "Authorized Account Holder" is the person to whom the applicable Internet service provider or other organization (such as business or educational institution) has assigned the e-mail addresses for the domain associated with the submitted e-mail address.

RELEASE OF LIABILITY: By entering, entrant agrees to accept and abide by the Official Rules of this contest and agrees that any dispute with regard to the conduct of this contest, rule interpretation or award of prize, shall be resolved by Access Group or its designated representative, whose decision shall be binding and final. By participating, entrant agrees to release and hold harmless Access Group and its parent companies, affiliates, subsidiaries, service agencies, independent contractors, and the officers, directors, employees, agents and representatives of any of the above organizations, and any contest judges, from any injury, loss or damage to person, including death or property damage due in-whole or in-part, directly or indirectly to the acceptance, use, or misuse of a prize, participation in any contest-related activity, or participation in the contest. Sponsor is not responsible for any typographical or other error in the printing of this offer, administration of the contest or in the announcement of prizes, including such error as may give an erroneous indication that a prize has been won. In the event the Sponsor is prevented from continuing with this contest or the integrity and/or feasibility of the contest is undermined by any event or in any fashion, Sponsor shall have the right, in its sole discretion, to abbreviate, modify, suspend, cancel or terminate the contest without notice or further obligation. If the Sponsor, in its sole discretion, so elects to abbreviate the contest, the Sponsor reserves the right, but shall have no obligation, to award the prize from among all valid and eligible entries received to date. All entries are the property of the Sponsor and are not returnable.

WINNERS LIST: Finalists and Grand Prize winner and up to four Honorable Mention Prize winners will be identified on www.AccessGroup.Org/AllAccess.

**SPONSOR: Sponsored 2011 by Access Group, Inc.
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