

my529 and StepUp to Higher Education Present

# 2018 MAKE YOUR MARK BOOKMARK CONTEST

SEPTEMBER 1–OCTOBER 1

Utah students in kindergarten through 12<sup>th</sup> grade,  
design a bookmark for a chance at a \$1,000 scholarship!



To enter:

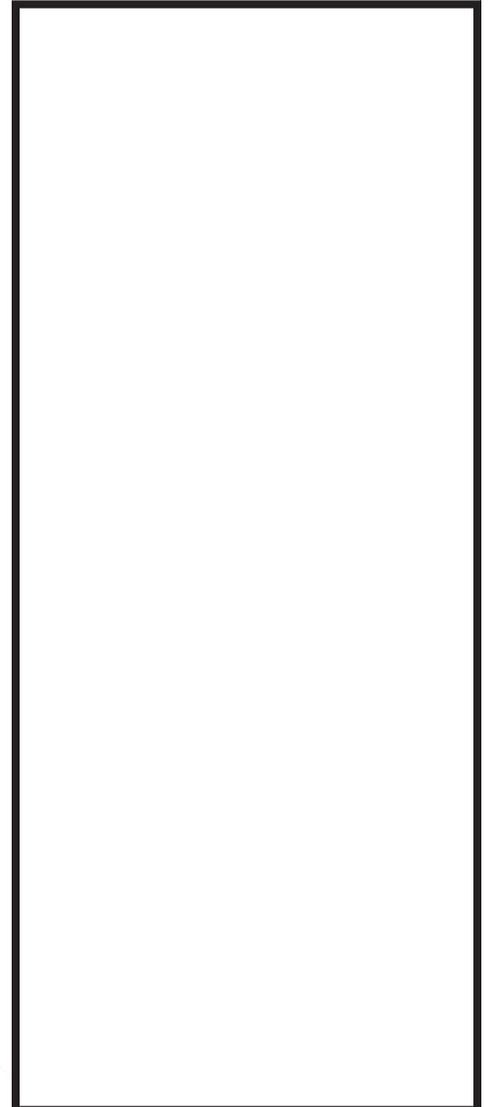
1. Design your bookmark in the blank space at the right using the art medium of your choice.
2. Completely fill out the Student Information box below.
3. Submit your entry to the my529 office by 5 p.m. MT, Monday, October 1, 2018. (See reverse side for details and official contest rules.)

Submit your entry to:

**my529**  
2018 Make Your Mark Bookmark Contest  
PO Box 145100  
Salt Lake City, UT 84114-5100



my529.org | 800.418.2551



**Student Information**

Must be complete to be considered

Student Name			
School Name		School District	
Grade	Age	Gender <input type="checkbox"/> Boy <input type="checkbox"/> Girl	
Parent/Guardian Name			
Address			
City, State, ZIP Code			
Phone			
Email			
I agree to the official rules of the 2018 Make Your Mark Bookmark Contest.			
Student Signature		Date	
I hereby certify that I am the parent or legal guardian of the Student, a minor child, and give my consent to the Student's participation in the 2018 Make Your Mark Bookmark Contest, and agree to the Official Contest Rules as noted on reverse side.			
Parent/Guardian Signature		Date	

Your bookmark design could be worth a \$1,000 scholarship!

# 2018 MAKE YOUR MARK BOOKMARK CONTEST: OFFICIAL CONTEST RULES



## How to Enter the Contest

- Submit your entries between Saturday, September 1, and Monday, October 1, 2018. my529 and StepUp to Higher Education are not responsible for lost, misdirected, or late-arriving mail.
- Bookmark designs must be submitted on the official my529 and StepUp to Higher Education entry form (available at [my529.org/make-your-mark-2018](http://my529.org/make-your-mark-2018)).
- All entries must be received at the my529 office by 5 p.m. MT, Monday, October 1, 2018.
- Entries can be submitted two ways:

**Mail to:**  
my529  
2018 Make Your Mark  
Bookmark Contest  
PO Box 145100  
Salt Lake City, UT 84114-5100

**Overnight or hand delivery:**  
my529  
State Board of Regents Building  
Gateway 2  
60 South 400 West  
Salt Lake City, UT 84101-1284

**Judging and Scholarship Recipients.** A panel of judges will award each of eight students a \$1,000 my529 college savings scholarship account from my529 and StepUp to Higher Education. Recipients are as follows:

- Two kindergarten through third-grade students
- Two fourth- through sixth-grade students
- Two seventh- through eighth-grade students
- Two ninth- through 12th-grade students

Recipients will be notified by telephone, email, or U.S. mail by Thursday, October 25, 2018. By participating in this contest, participants agree to be bound by the Official Contest Rules and the decisions of the judges and my529, which are final and binding in all respects.

**Eligibility.** Contest participants must be:

- Utah residents
- Either (1) enrolled in kindergarten through 12th grade at a Utah school, or (2) school-age students who are home-schooled

The following are ineligible to enter the contest:

- Employees, directors, and agents of the Utah State Board of Regents, Utah Higher Education Assistance Authority, my529, StepUp to Higher Education, and their respective affiliates, parents, subsidiaries, and advertising agencies; and the immediate family members of all such persons (spouses, parents, siblings, and children)
- Previous scholarship recipients of the Make Your Mark Bookmark Contest

Participants are not required to own a my529 account to enter the contest.

**No Purchase Necessary.** There is no purchase necessary to enter or win.

**Restrictions.** Limit one entry per student. Each recipient may win only one scholarship account. The my529 scholarship account may not be used in conjunction with, or as a match for, any other my529 promotion. The my529 scholarship account cannot be used to pay K-12 tuition expenses.

**Ownership Rights.** Submitted bookmark designs and materials become the property of and shall be owned by my529 and will not be returned. All those creating or otherwise submitting designs and materials, including all students, and all parents/guardians of the same on their own behalf and on behalf of said students, including without limitation those signing the Official Entry Form, hereby assign all title and interest in all rights to submitted designs and materials, and all copyrights and other intellectual property rights and related goodwill in the same, to my529. Winning designs and materials may be copied, modified, published, printed, distributed, sold, displayed, or used by my529, or its designee or assignee, without limitation.

**Disclosure of Identifying Information.** A recipient's first name, age, photo and school district may be displayed on the my529 website ([my529.org](http://my529.org)) along with their artwork. Other personal information, such as a last name or a phone number, is used strictly for my529 internal purposes. By entering the contest, each participant acknowledges that the participant's mailing address and/or email address may be used by my529 for my529 notifications regarding the Make Your Mark Bookmark Contest.

**Disqualification.** Entries will be disqualified if they:

- are not submitted on the official entry form
- do not provide sufficient contact information
- contain material protected by copyright or trademark
- are not the original work of the submitting student
- are submitted by previous scholarship recipients

**Information.** Scholarship accounts are designed so that the principal and any related earnings must be used for qualified higher education expenses at an eligible educational institution. Earnings, if any, will not be subject

to federal or Utah state income taxes. However, it is possible that future changes in the law may cause a scholarship account to be taxable, or that the Internal Revenue Service may take the position that a scholarship account is taxable in the year it is awarded or distributed. A participant should consult his or her own tax advisor for more information. Payment of all federal, state, and local taxes, if any, that result from winning the 2018 Make Your Mark Bookmark Contest is the sole responsibility of each recipient. All federal, state, and local laws apply. Odds of winning depend on the number of qualified entries. The contest is void where prohibited by law.

**Scholarship Accounts.** Information about the beneficiary that is required to open the scholarship account must be submitted to my529 no later than three months following the award date. Scholarship accounts may not be converted to cash, nor may nonqualified withdrawals of money be made from scholarship accounts.

Scholarship accounts are invested in my529's FDIC-Insured investment option. Qualified withdrawals from scholarship accounts can be used for tuition, mandatory fees, computers, books, or required supplies and equipment, but may not be used to pay for room and board. Scholarship account funds may be used only at any eligible educational institution, which is any college, university, or technical school that participates in federal financial aid programs for students, not just at institutions in Utah. (Visit [fafsa.ed.gov](http://fafsa.ed.gov) for a list of eligible schools.) Scholarship account funds may not be used for K-12 tuition expenses. Withdrawals from a scholarship account will be sent only to the eligible educational institution designated on the withdrawal form. my529 reserves the right to request documentation to verify that withdrawn funds were used for qualified higher education expenses. Withdrawals from scholarship accounts must start before the beneficiary turns age 22, or the funds in the scholarship account will be forfeited by the beneficiary to my529. All withdrawals from the scholarship account must be completed within four years of the initial withdrawal. Unused funds in the scholarship account after that time will be forfeited by the beneficiary to my529.

**my529 Account Investments.** Additional money from a recipient's parents/guardians, friends, or family members may not be contributed to a scholarship account; however, other individual my529 accounts may be opened for the beneficiary where such contributions may be received. Each account owner or contributor should carefully read the my529 Program Description for more information and consider all investment objectives, risks, charges, and expenses before investing. Investments are not guaranteed by any federal or state agency. However, Federal Deposit Insurance Corporation (FDIC) insurance is provided for the FDIC-insured accounts. The Program Description includes more information about the FDIC-insured accounts. An investment could lose value.

**Official Contest Rules and List of Scholarship Recipients.** These are the Official Contest Rules of my529's 2018 Make Your Mark Bookmark Contest. For a list of scholarship recipients for this contest, go to [my529.org/make-your-mark-2018](http://my529.org/make-your-mark-2018) or send a self-addressed, stamped envelope to the my529 mailing address listed above. Information about the winning entries will be available after the scholarship recipients have been notified.

**my529**<sup>®</sup>

800.418.2551 | [my529.org](http://my529.org)