

**2010-2011 SC Student Loan's \$1K Scholarship Giveaway
Official Rules**

- 1. WHO MAY PARTICIPATE:** The scholarship giveaway program is open to: A) high school juniors and seniors, B) college students and C) the parents of high school juniors, seniors and dependent college students. Participants must be one of the following: South Carolina residents, with the student attending, or planning to attend, an eligible institution or a non-resident of South Carolina with the student attending, or planning to attend, an eligible institution located in South Carolina. The student receiving a scholarship award must meet the citizenship criteria for a Stafford, SC Teacher, or Palmetto Assistance loan (i.e., United States citizen, permanent resident alien, or a person who has filed a declaration of intent to become a citizen). Verification of enrollment at an eligible institution on at least a half-time basis, as defined by the institution, will be required to claim the scholarship. Participants who hold any student loans in a repayment status, must be current on all payments. If any of the above requirements are not met, SC Student Loan will select the next person in sequence as the alternate winner.
- 2. HOW TO ENTER:** Complete and submit the 1K Giveaway entry form to: SC Student Loan, PO Box 21487, Columbia, SC 29221 or complete the form online by accessing the SC Student Loan home page (www.scstudentloan.org) between August 15, 2009 and August 14, 2010. Entries will be for the applicable monthly drawing based on date of entry and for all subsequent monthly drawings through the end of the scholarship year (August 14, 2010). Entries are limited to one per person for each scholarship year. All entries will be disqualified if a person attempts to enter more than once by altering their personal information, and the next person in sequence will be selected as the alternate winner.
- 3. NO APPLICATION, LOAN OR OTHER TRANSACTION IS NECESSARY TO PARTICIPATE.**
- 4. SCHOLARSHIP PRIZES:** Twelve (12) monthly prizes of a \$1,000 cash scholarship (to be paid directly to each winner's eligible institution at or about the beginning of the Fall 2010 semester, or the Fall 2011 semester if the winner is a high school junior) will be awarded. Winners of monthly scholarship prizes will be determined by random drawings, the first occurring on 9/15/09, and the remainder on or about 10/15/09, 11/15/09, 12/15/09, 1/15/10, 2/15/10, 3/15/10, 4/15/10, 5/15/10, 6/15/10, 7/15/10 and 8/15/10 from among all eligible entries received by midnight of the day prior to the scholarship drawing. Odds of winning depend upon the number of eligible entries received. Limit one scholarship award per person for each scholarship year. Winners will be notified by phone, e-mail and/or certified mail. If the winner fails to respond to the certified letter within 10 business days, the scholarship will be void and SC Student Loan will select the next person in sequence as the alternate winner.
- 5. GENERAL CONDITIONS:** Employees of the South Carolina Student Loan and their immediate families (defined as spouses, children, parents, siblings, in-laws) and persons living in the same household of such employees are not eligible to participate. Void where prohibited or restricted by law. Tax liability, if any, is the sole responsibility of the winner. Scholarship winners (and the parent or legal guardian if the prize winner is under the age of 18) will be required to sign a Statement of Eligibility and Publicity Release, to be returned within 10 business days or scholarship award will be void and SC Student Loan will select

the next person in sequence as the alternate winner. The scholarship will be paid directly to the winner's school at or about the beginning of the Fall 2010 semester or the Fall 2011 semester if the winner is a high school junior. If, for any reason, a scholarship winner does not attend an eligible institution (defined as a college or university regionally accredited by the Southern Association of Colleges and Schools, or by one of its associated organizations in other regions of the country, and approved by the US Department of Education for participation in the Federal Family Education Loan Program) in the Fall of 2010, or the Fall of 2011 if the winner is a high school junior, the scholarship award will be forfeited. By participation in this scholarship drawing, winners grant SC Student Loan, permission to use their name, likeness, and other biographical information for advertising and other uses without compensation unless prohibited by law. Scholarships may not be substituted, transferred or exchanged. SC Student Loan is not responsible for illegible, lost, late or misdirected entries. All entries become property of SC Student Loan. By participating, you A) accept and agree to these rules and decisions of SC Student Loan whose decisions are final, and B) agree to release, indemnify, and hold harmless SC Student Loan and its directors, officers, employees and agents from and against any and all claims, charges, liability, injuries or damages of any kind arising out of your participation in the drawing or acceptance or use of any prize. SC Student Loan reserves the right at its sole discretion to disqualify any individual it finds to be tampering with the entry process or the operation of the scholarship drawing or website including, without limitation, forgery and alteration of entries or materials; to be acting in violation of the Official Rules; or to be acting in an unsportsmanlike or disruptive manner, or with intent to annoy, abuse, threaten or harass any other person. CAUTION: Any attempt by a contestant or any other individual to deliberately damage any website or undermine the legitimate operation of the scholarship drawing is a violation of criminal and civil laws, and, should such an attempt be made, SC Student Loan reserves the right to seek damages from any such contestant to the fullest extent permitted by law. In the event of a dispute, entries made by Internet will be declared made by the authorized account holder of the e-mail address submitted at the time of entry. "Authorized Account Holder" is defined as the natural person who is assigned to an e-mail address by an Internet access provider, online service provider or other organization (e.g., business, educational institution, etc.) that is responsible for assigning e-mail addresses for the domain associated with the submitted e-mail address. E-mail addresses provided by contestants will not be given or sold to any other company or institution.

6. **LIMITATIONS ON LIABILITY:** SC Student Loan is not responsible for any incorrect or inaccurate information, whether caused by website users or by any of the equipment or programming associated with or utilized in the scholarship drawing or by any technical or human error which may occur in the processing of submissions in the scholarship drawing. SC Student Loan assumes no responsibility for any error, omission, interruption, deletion, defect, delay in operation transmission, communications line failure, theft or destruction or authorized access to, or alteration of entries. SC Student Loan is not responsible for any problems or technical malfunction of any telephone network or lines, computer online systems, servers or providers, computer equipment, software, failure of e-mail of participant on account of technical problems or traffic congestion on the Internet or at any website or combination thereof, including injury or damage to participant or to any other person's computer related to or resulting from participating or downloading materials in this scholarship drawing. If, for any reason, the scholarship drawing is not capable of running as

planned, including, without limitation, infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes beyond the control of SC Student Loan which corrupt or affect the administration, security, fairness, integrity or proper conduct of this scholarship drawing, SC Student Loan reserves the right at its sole discretion to cancel, terminate, modify or suspend the scholarship drawing.

7. **SCHOLARSHIP WINNERS' LIST:** To receive a list of scholarship winners, send a self-addressed, stamped envelope by 8/15/10 to: SC Student Loan, PO Box 21487, Columbia, SC 29221. The names of scholarship winners will be posted on our website, so visit www.scstudentloan.org often to see if you are a winner.

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