

\$2,500 DISCOVER STUDENT LOANS 2016 SCHOLARSHIP AWARD

OFFICIAL RULES

NO PURCHASE OR STUDENT LOAN NECESSARY TO ENTER OR WIN

The \$2,500 Discover Student Loans Scholarship Award (the "Sweepstakes") is sponsored by The Student Loan Corporation (the "Sponsor"), 2500 Lake Cook Rd., Riverwoods, IL 60015.

- 1. ELIGIBILITY:** The Sweepstakes is open to citizens of the 50 United States, the District of Columbia and the U.S. Territories who are either: 16 years of age or older and are seniors in high school who are planning to attend an accredited, non-profit, four-year college or university in the 50 United States, the District of Columbia and the U.S. Territories, at time of entry and prize notification; OR 16 years of age or older and are current college students who are planning on continuing to attend an accredited, non-profit, four-year undergraduate college or university in the 50 United States, the District of Columbia and the U.S. Territories, at time of entry and prize notification. Entrants must have a valid e-mail address. Employees of Sponsor, Twitter, Inc., Facebook and their respective affiliates, subsidiaries, parent companies, and advertising and promotion agencies (collectively "Released Parties") and the immediate family members (spouse, parent, child, sibling and their respective spouses, regardless of where they reside) and/or those living in the same household of each, whether or not related, are not eligible. All federal, state and local laws and regulations apply. Void where prohibited by law.
- 2. HERE'S HOW TO ENTER:** Beginning 12:00 AM (ET) on 3/1/16 through 11:59:59 PM ET on 2/28/17 ("Sweepstakes Period"), visit www.collegecovered.com or www.discoverstudentloans.com and follow the on-screen instructions to submit an entry into the Sweepstakes. Your entry can only be submitted via www.collegecovered.com or via www.discoverstudentloans.com. After you enter the Sweepstakes, you will be invited to share the Sweepstakes for the opportunity to earn Bonus Entries (see below for details).

BONUS ENTRIES: Entrants will have the opportunity to earn up to 3 Bonus entries if Entrant shares the Sweepstakes information via social share on Facebook, Twitter and/or E-mail (each a "Share"). Entrant will receive one (1) Bonus entry for each social share/e-mail method for the first referred person that is eligible per these Official Rules and who enters via the link in the Share.

You can receive a Bonus entry:

- once per a Facebook share, once per a Twitter share and once per an E-mail share;
- only when your friend successfully enters the Sweepstakes;
- only if your friend has not previously entered the Sweepstakes; and
- only if your friend enters the Sweepstakes after clicking on the unique link contained in your Share.

You may only refer persons with whom you have an existing personal relationship and with whom a message from you would not be considered spam.

IMPORTANT: There is a maximum entry limit of four (4) entries per Eligible Entrant throughout the Sweepstakes Period. The breakdown is as follows:

- one (1) entry via the initial Sweepstakes Entry;

- one (1) *Bonus* entry via a Facebook share;
- one (1) *Bonus* entry via a Twitter share; and
- one (1) *Bonus* entry via an E-mail share.

Entries must be received by the deadline indicated in the chart below to be eligible for that drawing and any subsequent drawings. **Non-winning entries will be rolled over to subsequent drawing(s).** Entries must be received by 11:59:59 PM ET on 2/28/17 to be eligible for the final drawing.

Drawing #	Random Drawing Date	Entry Deadline Date From among all eligible entries received by 11:59:59 PM ET on ...
1	6/8/16	5/31/16
2	9/6/16	8/31/16
3	12/6/16	11/30/16
4	3/7/17	2/28/17

A person can use only one e-mail address to enter. A person can use only one Twitter or Facebook or e-mail account to participate via the social share Bonus entry method. A free Twitter account can be obtained at www.twitter.com; a free Facebook account can be obtained at www.facebook.com. Bonus entries must comply with Twitter Rules and Terms of Service and Facebook Terms and Policies. If you need Internet access, visit your local public or school library.

- 3. RANDOM DRAWINGS:** Ten (10) winners per drawing will be selected in a random drawing on or about each random drawing date indicated in the chart in Rule 2 from among all eligible entries received by the corresponding Entry Deadline Date. Drawings will be conducted by **HelloWorld Inc.**, an independent judging organization whose decisions are final. Odds of winning a prize will depend upon the number of eligible entries received for each drawing. Winners will be notified by e-mail and/or mail.
- 4. SCHOLARSHIP AWARD & VALUE:** Forty (40) Scholarship Awards (10 per Drawing) – Each winner (or the parent/legal guardian if winner is deemed a minor in his/her state of residence) will receive a Scholarship Award in the form of a \$2,500 check. The check will be made payable to a qualified institution reflected on the winner’s Affidavit of Eligibility. A qualified institution must be an accredited, non-profit, four-year college or university in the 50 United States, District of Columbia or Puerto Rico on Sponsor’s list of qualified institutions. A list of qualified institutions can be found at www.collegecovered.com. Prize checks are to be applied to the winner’s college costs (i.e., tuition, housing, books, etc.). If for any reason a winner cannot select a college or does not attend a qualified college within 1-year of winner notification, prize will be forfeited or donated to a school of Sponsor’s choice. Prize checks must be cashed by the institution within 90 days of receipt. If there are any changes to a prize check once it is issued, winner will be responsible for any associated fees as a result of changes. Prizes consist of only the item specifically listed as the prize. **Limit one prize per household during the Sweepstakes Period.**
- 5. GENERAL RULES:** Potential scholarship award winner will be required to complete and return an Affidavit of Eligibility, Release of Liability, Prize Acceptance Form and, if legally permissible, a Publicity Release within 10 days of attempted delivery of same. If a minor wins a prize, parent/legal guardian will be required to execute all required verification documents for check to be awarded to winner’s school. Noncompliance within this time

period or return of any prize/prize notification as undeliverable will result in disqualification without further notice and an alternate winner will be selected. Winners will be notified by e-mail/mail. Winners may be required to execute a W9 form and their total winnings may be reported to the IRS, in accordance with law. Sponsor may conduct a background check on the potential winners in order to ensure eligibility. Such background check may include (but is not limited to) investigation of educational and employment history and any other factor deemed relevant by Sponsor. No substitution or transfer of prize by winner permitted. Sponsor reserves the right to substitute prize of equal or greater value. All applicable federal, state and local taxes on prize and any expenses relating to the acceptance/use of prize not specified herein are the sole responsibility of winner. In no event will more than the stated number of prizes be awarded. If an Entrant submits more than the stated number of entries permitted, and/or if the Sponsor suspects that an Entrant attempted to obtain additional entries by using multiple e-mail addresses, registrations, identities or any other method, all entries submitted by the Entrant may be declared null and void. Entrants/winners (and parent/legal guardian if Entrant/winner is a minor in his/her state of residence) agree to release, discharge and hold harmless Released Parties from and against any and all liability (including damages caused or claimed to be caused) arising out of participation and/or acceptance/use of prize, and agree to be bound by the Official Rules and the judges' decisions, which are final. Acceptance of prize constitutes permission for the Sponsor and its agencies to use winners' names and/or likenesses for purposes of advertising and trade without further compensation, including a winners list, unless prohibited by law. Claims may not be resolved through any form of class action. In the event there is a discrepancy or inconsistency between disclosures or other statements contained in any Sweepstakes materials and the terms and conditions of the Official Rules, the Official Rules shall prevail, govern and control. All material submitted becomes the sole property of Sponsor and will not be returned. Sponsor will not be responsible for any typographical or other error in the printing of the offer, administration of the Sweepstakes or in the announcement of the prizes. This Sweepstakes is in no way sponsored, endorsed or administered by, or associated with, Facebook or Twitter.

- 6. PRIVACY:** By entering this Sweepstakes, each Entrant expressly consents to the Sponsor, its agents and/or representatives, storing, sharing and using the personal information submitted with his/her entry only for the purpose of administering the Sweepstakes and in accordance with Sponsor's Privacy Policy at www.discover.com/student-loans/policies/privacy-policy.html unless the Entrant otherwise agrees. If you are selected as a winner, your information may also be included in a publicly available winner's list and used as otherwise provided in these Official Rules.
- 7. WINNERS:** For the names of winners, available beginning on or about 7/11/16 or after prizes are awarded, visit www.collegecovered.com.

NOTICE: ANY ATTEMPT BY AN INDIVIDUAL TO DELIBERATELY DAMAGE ANY WEB SITE OR UNDERMINE THE LEGITIMATE OPERATION OF THIS PROMOTION IS A VIOLATION OF CRIMINAL AND CIVIL LAWS, AND SHOULD SUCH AN ATTEMPT BE MADE, SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES FROM ANY SUCH INDIVIDUAL TO THE FULLEST EXTENT PERMITTED BY LAW. Sponsor is not responsible for faulty, incorrect, undeliverable or mistranscribed phone/e-mail transmissions, incorrect announcements of any kind, technical hardware or software failures of any kind including any injury or damage to any person's computer related to or resulting from participating in or experiencing any materials in connection with the promotion, lost or unavailable network connections, or failed, incomplete, garbled or delayed computer transmission that may limit a user's ability to participate in the

promotion. Sponsor assumes no responsibility for undeliverable e-mails resulting from any form of active or passive e-mail filtering by a user's Internet service provider and/or e-mail client or for insufficient space in user's e-mail account to receive e-mail. Sponsor reserves the right to cancel or modify the promotion if fraud, misconduct or technical failures destroy the integrity of the program; or if a computer virus, bug, or other technical problem corrupts the administration or security of the program as determined by Sponsor/judging agency/administrator, in their sole discretion. In the event of termination, a notice will be posted online and the drawing for all remaining prizes will be conducted from among all eligible entries received prior to termination. In the event a dispute arises between the Entrant and the authorized e-mail account holder regarding specific individual entitled to receive prize, Entry will be declared made by the "authorized e-mail account holder" who must meet all eligibility requirements. "Authorized e-mail 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. Participant may be requested to provide Sponsor with proof that the participant is the authorized e-mail account holder of the e-mail address associated with the account/submission. Any damage made to the Web Site by an Entrant will be the responsibility of the Entrant and/or the authorized e-mail account holder of the e-mail address submitted at the time of Entry. Proof of submitting entries will not be deemed to be proof of receipt by Sponsor. Any entries which are suspected of being fraudulent (including those using robotic, automatic, programmed or similar methods of participation) will be disqualified, based on determinations made solely by Sponsor. Sponsor reserves the right to prohibit the participation of an individual if fraud or tampering is suspected or if the individual fails to comply with any requirement of participation as stated herein or with any provision in these Official Rules.