

**THRIVENT STUDENT RESOURCES SCHOLARSHIP 2018 SWEEPSTAKES OFFICIAL RULES**

**NO PURCHASE NECESSARY TO ENTER OR WIN. ANY PURCHASE OR ATTENDANCE AT EVENT WILL NOT INCREASE CHANCES.**

**As more fully detailed below, the individual whose name is drawn may be required to respond to a notification and/or complete and execute agreements or other documents, within the timeframe required by sponsor, or prize may be forfeited.**

**By entering or attempting to enter, you agree to these official rules, which are a contract. Read them carefully before deciding whether to enter. This contract includes, among other things, a limitation of your rights and remedies.**

- PROMOTION PERIOD:** This sweepstakes promotion begins January 1, 2018 at 12:00 AM Central Time and ends June 30, 2018 at 11:59 PM Central Time. No entry will be valid for either of the two drawings in this sweepstakes promotion if it is received by Sponsor before or after the Promotion Period, regardless of when submitted. To be included in the first drawing, an entry must be received by Sponsor, regardless of when submitted, during the Promotion Period but prior to April 1, 2018 at 11:59 PM Central Time.
- ELIGIBILITY:** This sweepstakes promotion is open to all legal U.S. residents who are 18 years of age or older as of the date they enter the sweepstakes; reside in the 50 states or the District of Columbia, excluding New York and Florida; are enrolled, on the date that they are notified of winning, in an accredited post-secondary educational institution or program (including, but not limited to, college, university, trade school), and who owe tuition or fees, or have other related educational expenses, payable to their institution, such that they are able to make use of the prize. **All of the following are ineligible and may not enter:** 1) Residents of New York and Florida 2) employees, contractors, officers, and directors of Sponsor, or of Thrivent Financial for Lutherans or any of its subsidiary or affiliated entities, or of Thrivent Federal Credit Union; any immediate family members of any such person (defined as spouse, domestic partner, mother, father, legal guardian, in-laws, grandmother, grandfather, brother, sister, children and grandchildren); and anyone living in the same household of any such person.
- VOID WHERE PROHIBITED.** This sweepstakes is void where prohibited by law, rule, regulation, or ordinance, and subject to all federal, state, and local laws.
- SPONSOR:** Thrivent Education Finance Group, LLC, 625 Fourth Ave S, Minneapolis, MN 55415, is the sponsor (“Sponsor”) of this promotional sweepstakes.
- PRIZES, APPROXIMATE RETAIL VALUE:**

<b>Prize</b>	<b>Prize Description</b>	<b>Approximate Ret'l Value</b>	<b>Number of Prizes</b>
\$5,000 Scholarship	A \$5,000 USD scholarship to be used for enrollment or attendance at an accredited secondary or post-secondary educational institution or program, or for fees, books, supplies, and equipment required for its courses, awarded to a student enrolled in that educational institution or program, and payable by check to both the student and that educational institution or program.	\$5,000	8 <i>The sweepstakes will consist of two (2) drawings, with four (4) prizes awarded in each drawing</i>

6. **PRIZE WINNER RESPONSIBLE FOR EXPENSES AND TAX LIABILITIES:** Any and all expenses associated with the prize, including all tax liabilities connected with receiving the prize, are the sole responsibility of the winner of the prize (each a “Prize Winner”). Notwithstanding that Sponsor will pay the prize by check payable to both the Prize Winner and their accredited educational institution, and that Sponsor requires the Prize Winner to use the prize solely for enrollment or attendance, or for fees, books, supplies, and equipment required for courses, the Prize Winner shall have sole responsibility for determining whether the Prize, in whole or in part, is subject to tax, which responsibility includes determining whether the Prize was used entirely for such qualified tuition and related expenses. Pursuant to IRS recommendations, Sponsor hereby advises that tax may be owing if the aggregate scholarship or fellowship amounts received by the recipient exceed tuition and fees (not including room and board) required for enrollment or attendance at the educational institution and for related expenses. If a Prize Winner does not wish to or cannot accept responsibility for such expenses and taxes, no alternative prize will be provided. Instead, another Prize Winner will be selected using the method described herein. Prizes will be awarded in four (4) separate drawings during the Promotion Period as described in more detail below.
7. **AGREEMENT TO OFFICIAL RULES:** Each person entering or attempting to enter this sweepstakes, whether eligible or not, and whether successful in submitting any valid entries or not (each such person a “Participant”), agrees to be bound and to abide by these official rules, as solely interpreted or later amended by Sponsor.
8. **HOW TO PLAY:** To enter the sweepstakes, during the Promotion Period, fully complete and submit the entry form at [offer.ThriventStudentResources.com/scholarship](http://offer.ThriventStudentResources.com/scholarship). An entry will not be eligible for the first drawing unless submitted prior to April 1, 2018 at 11:59 PM Central Time.

Eligible Participants may enter only once, and may not win more than one of the drawings in this sweepstakes. Eligible Participants who have not previously won one of the drawings will be automatically entered in all subsequent drawings in this sweepstakes, without having to re-enter. Any attempt to compromise the sweepstakes by attempting to get multiple entries by using different or multiple e-mail addresses, identities, log-ins, automatic entry software or any other method to complete the entry form more than once is prohibited and will result in disqualification. PARTICIPANTS ACKNOWLEDGE THAT THIS PROMOTION, ALTHOUGH IT MAY HAVE BEEN ADVERTISED IN SOCIAL MEDIA, IS IN NO WAY SPONSORED, ENDORSED, ADMINISTERED BY, OR ASSOCIATED WITH FACEBOOK, TWITTER, OR LINKEDIN, AND PARTICIPANTS AGREE TO RELEASE AND HOLD HARMLESS EACH OF THEM FROM AND AGAINST ANY CLAIMS OR CAUSES OF ACTIONS ARISING OUT OF PARTICIPATION IN THE PROMOTIONAL SWEEPSTAKES.

9. **SELECTION OF WINNERS:** All valid entries will be included in two (2) drawings, conducted by the Sponsor on or around two dates in 2018: April 2nd and July 2nd. In each drawing, four Participants will be randomly selected as “Prize Winners.” If a Participant selected as a Prize Winner is ineligible, fails to demonstrate their eligibility to Sponsor (which shall be determined in Sponsor’s sole discretion), or otherwise fails to meet the requirements of the Prize Winner (described below), another random drawing will be conducted to determine a substitute Prize Winner. The odds of a particular Participant being selected in each drawing depend on the total number of entries received. An entry will be declared made by the Participant whose email address was provided in the entry form.
10. **DATA HANDLING:** Data collected from Participants will be handled pursuant to Sponsor’s Privacy and Security Policy, available for review at <https://www.thrivesntstudentresources.com/privacysecurity>.

11. **NOTIFICATION AND REQUIREMENTS OF PRIZE WINNER:** Sponsor or any third-party fulfillment company it might appoint for this purpose (the "Fulfillment Company") will notify Prize Winner that his or her entry has been selected by sending an email, to the email address provided in Prize Winner's entry from (the "Notification Email"), within five days after the random drawing in which the Prize Winner was selected, under the process described above. Notification will be considered to have been adequately made on the date that Sponsor or the Fulfillment Company sends the Notification Email (the "Notification Date"), without any regard to when or whether it is received or read by the Prize Winner. At Sponsor's or the Fulfillment Company's discretion, the Notification Email may (or may not) be followed with further communications to the Prize Winner by email, telephone, US mail, or other methods, using any contact information available.

Sponsor may, wherever lawful, require Prize Winner to provide proof, in a form to be specified at Sponsor's sole discretion, of eligibility, including current enrollment in an accredited post-secondary educational institution or program, and to complete an affidavit of eligibility, and agree to and sign a liability release, publicity release, and/or other related agreements (collectively, the "Required Documents"), as a precondition to award of the Prize. Forms to be completed as part of the Required Documents may be attached to the Notification Email or sent later by email or by other method, at Sponsor's or the Fulfillment Company's discretion.

The Prize Winner must respond to the Notification Email, by contacting Sponsor or the Fulfillment Company via a method to be described in the Notification Email, and must also complete and return (via any reasonable method later specified by Sponsor or the Fulfillment Company) any required Documents, within 10 days after the Notification Date. If any Prize Winner fails to meet this deadline, Sponsor or the Fulfillment Company may immediately (or, at its sole discretion, after granting minimal additional time to comply) determine that Prize Winner is disqualified and randomly select a new Prize Winner from the remaining valid entries, using the procedure described above.

12. **SPONSOR HAS NO RESPONSIBILITY FOR TECHNICAL PROBLEMS:** Neither sponsor nor the Fulfillment Company assume any responsibility for computer system, hardware, software or program malfunctions, or other errors, failures, delayed computer transactions, network connection, or lost, stolen, or misdirected mail, whether human or technical in nature, or for damaged, lost, late, illegible or misdirected entries; technical, hardware, software, electronic or telephone failures of any kind; lost or unavailable network connections; fraudulent, incomplete, garbled or delayed computer transmissions whether caused by Sponsor, the users, or by any of the equipment or programming associated with or utilized in this promotion; or by any technical or human error that may occur in the processing or delivery of entries, that may limit, delay or prevent a Participant or Prize Winner's ability to enter the sweepstakes, read, receive, or respond to a Notification Email, or otherwise participate in the promotion.

Sponsor reserves the right, in its sole discretion, to cancel or suspend this promotion and award a prize from entries received up to the time of termination or suspension should virus, bugs, or other causes beyond Sponsor's control, unauthorized human intervention, malfunction, computer problems, phone line or network hardware or software malfunction, which, in the sole opinion of Sponsor, corrupt, compromise or materially affect the administration, fairness, security or proper play of the promotion or proper submission of entries.

13. **PRIZE WINNERS LIST:** To obtain a list of the Prize Winners, send a letter clearly requesting the "Thrivent Student Resources Scholarship 2018 Sweepstakes prize winners list," together with a self-addressed stamped envelope, to Thrivent Student Resources Scholarship 2018 Sweepstakes, MS 1295, 625

Fourth Ave S, Minneapolis, MN 55415. A list will include only the name, city, and state of Prize Winners who have received Prizes as of the date that the letter and self-addressed envelope are received by Sponsor. All such requests must be actually received by Sponsor within 6 months after the end of the Promotion Period.

14. **DISPUTES:** EACH PARTICIPANT AGREES THAT: (1) ANY AND ALL DISPUTES, CLAIMS, AND CAUSES OF ACTION ARISING OUT OF OR IN CONNECTION WITH THIS PROMOTION, OR ANY PRIZES AWARDED, SHALL BE RESOLVED INDIVIDUALLY, WITHOUT RESORTING TO ANY FORM OF CLASS ACTION, **PURSUANT TO ARBITRATION CONDUCTED UNDER THE COMMERCIAL ARBITRATION RULES OF THE AMERICAN ARBITRATION ASSOCIATION, TO TAKE PLACE IN MINNESOTA;** (2) ANY AND ALL CLAIMS, JUDGMENTS AND AWARDS SHALL BE LIMITED TO ACTUAL OUT-OF-POCKET COSTS INCURRED, INCLUDING COSTS ASSOCIATED WITH ENTERING THIS PROMOTION, BUT IN NO EVENT ATTORNEYS' FEES; AND (3) UNDER NO CIRCUMSTANCES WILL PARTICIPANT BE PERMITTED TO OBTAIN AWARDS FOR, AND PARTICIPANT HEREBY WAIVES ALL RIGHTS TO CLAIM, PUNITIVE, INCIDENTAL, AND CONSEQUENTIAL DAMAGES, AND ANY OTHER DAMAGES, OTHER THAN FOR ACTUAL OUT-OF-POCKET EXPENSES, AND ANY AND ALL RIGHTS TO HAVE DAMAGES MULTIPLIED OR OTHERWISE INCREASED. ALL ISSUES AND QUESTIONS CONCERNING THE CONSTRUCTION, VALIDITY, INTERPRETATION AND ENFORCEABILITY OF THESE OFFICIAL RULES, OR THE RIGHTS AND OBLIGATIONS OF PARTICIPANT AND SPONSOR IN CONNECTION WITH THE PROMOTION, **SHALL BE GOVERNED BY, AND CONSTRUED IN ACCORDANCE WITH THE LAWS OF THE STATE OF MINNESOTA,** WITHOUT GIVING EFFECT TO ANY CHOICE OF LAW OR CONFLICT OF LAW, RULES OR PROVISIONS (WHETHER OF THE STATE OF MINNESOTA OR ANY OTHER JURISDICTION) THAT WOULD CAUSE THE APPLICATION OF THE LAWS OF ANY JURISDICTION OTHER THAN THE STATE OF MINNESOTA.
15. **RELEASE AND LIMITATIONS OF LIABILITY: BY PARTICIPATING UNDER THESE OFFICIAL RULES, YOU AGREE THAT NEITHER SPONSOR NOR THRIVENT FINANCIAL FOR LUTHERANS, NOR ANY OF THEIR RESPECTIVE SUBSIDIARIES, AFFILIATES, OFFICERS, DIRECTORS, EMPLOYEES, REPRESENTATIVES, AND AGENTS, WILL BE HELD LIABLE FOR ANY NEGLIGENCE IMPLIED OR OTHERWISE IN ANY CLAIM, ACTION, LIABILITY, LOSS, INJURY OR DAMAGE TO PARTICIPANT OR ANY OTHER PERSON OR ENTITY DUE TO, DIRECTLY OR INDIRECTLY, THE ACCEPTANCE, POSSESSION, OR USE OF ANY PRIZE OR PARTICIPATION IN THIS PROMOTION. PARTICIPANT(S) AGREES TO WAIVE THE RIGHT TO COLLECT PUNITIVE, CONSEQUENTIAL, INCIDENTAL, OR ANY OTHER DAMAGES IN RELATION TO THE AFOREMENTIONED.**