



2021 CHET DREAM BIG! COMPETITION FOR HIGH SCHOOL SENIORS OFFICIAL RULES

HOW TO ENTER

To enter the 2021 CHET Dream Big! Competition for High School Seniors (“Competition”), an eligible student must fully complete and electronically submit in English or Spanish a Connecticut Higher Education Trust (“CHET”) Dream Big! Application (“Application”), which requires as part of the Application, a Personal Statement, consisting of an original written essay (500 word limit) or video (5 minute limit) submitted consistent with the official entry form requirements through a public forum on the topic of “my future goals and/or leadership in my community” (“Original Work”). The Original Work must be by a student who will be a high school senior (Class of 2022) enrolled in a public, private, parochial, charter, or home-based high school in Connecticut as of September 22, 2021, and who provides proof of having maintained a minimum of a 2.0 cumulative grade-point average (or the equivalent grade average of a C) at the time of the entry (“Eligible Student”). The official entry form must be completed in full and be in conformance with these Official Rules to be eligible for the Competition and can be found at <https://aim.applyISTS.net/CHETDreamBig12>. The parent or legal guardian of each Eligible Student will be required to consent to the entry and participation of the Eligible Student in this Competition. Further, the parent or legal guardian of each Eligible Student will be required to establish an ISTS account on the International Scholarship and Tuition Services (“ISTS”) site to apply and provide verification and other college attendance information, where appropriate, if the Eligible Student is selected as a provisional winner in the Competition.

To be eligible to enter, Eligible Student Entrants must upload their most recent report card or high school transcript, or equivalent if home schooled, verifying their GPA and enrollment as a high school senior as defined in these Official Rules by the Competition deadline.

Collectively, each Eligible Student, and each parent or guardian, are referred to in these Competition Official Rules as “Entrants” or “Entrant” unless the context indicates otherwise. By applying to the Competition, Entrants agree that they have read, understand, and agree to abide by all requirements of these Official Rules and the entry form. If Entrants cannot agree to be bound by, and to represent and warrant full compliance with, the Official Rules and entry form, Entrants are not eligible for the Competition.

Applications must be submitted between **May 29, 2021 and 11:59 P.M. EDT on September 22, 2021 (“Application Period”)**. No illegible, incomplete, forged, plagiarized, or altered Applications will be accepted. All Applications become the exclusive property of the Sponsor and will not and cannot be returned. By submitting an Application, Entrants all represent that the Eligible Student has the unrestricted right to submit the Eligible Student’s Original Work, and the Original Work does not infringe upon any third party’s proprietary or other rights, including but not limited to copyright rights. By entering, Entrants represent that the Eligible Student’s entry has been approved by his or her parent or guardian and each unconditionally assigns and transfers in perpetuity to Sponsor and Administrator (as identified below), and anyone acting on their behalf, any and all rights that the Entrant now has or may in the future have, including without limitation, the copyright therein in the entry, including but not limited to the Application and the Personal Statement, regardless of medium, whether now existing or created in the future. By entering the Competition, Entrants provide Sponsor and Administrator, as defined below, of this Competition, and anyone acting on their behalf, the unrestricted right to use, alter, publish, display, distribute or transfer to a third party each Original Work in any format however they see fit without further approval of, or payment to, any Entrants.

At any time during the Competition, if it is determined that any of the materials or information submitted in connection with the Competition by any Entrant violates these Official Rules and/or the entry form, the Entrant may be disqualified in the sole discretion of Sponsor and Administrator and those acting on their behalf from further participation in the Competition or receipt of a prize.

LIMIT ONE (1) ENTRY PER ELIGIBLE STUDENT

Incomplete submissions will not qualify to be entered in the Competition. Multiple entries on behalf of the same Eligible Student are not permitted. In the event more than one entry is received for an Eligible Student, the first completed Application processed will be considered the only valid entry received. Each Eligible Student is eligible to win only one (1) prize in this Competition.

For questions about the CHET Dream Big! High School Competition application process, entrants can contact ISTS by clicking on the Live Chat button within the online application or via email at CHETDreamBig@applyISTS.com. Entrants can also call ISTS at 1-855-670-ISTS (4787) Monday through Friday from 9:30 A.M. - 6:00 P.M. Eastern Time.

ELIGIBILITY REQUIREMENTS

The Competition is open to any individual Eligible Student, who is a legal resident of Connecticut but only with express permission from an Eligible Student's parent or guardian, who must be age 18 or older at the time of Entry. Eligible Student Entrant shall include a high school senior enrolled in a public, private, parochial, charter, or home-based Connecticut high school as of September 22, 2021, who has maintained a minimum of a 2.0 cumulative grade-point average (or the equivalent grade average of a C) at the time of the entry and completed the entry in full and in compliance with the Official Rules and the entry form.

Any Eligible Student Entrant who resides with, or has a parent or guardian who is employed by the Office of State Treasurer Shawn T. Wooden, Fidelity Brokerage and ISTS, or their respective agents or affiliates thereof, or is a member of the same household of such an individual, are not eligible to participate in the Competition. Any Entrant who is a member of the same household or is affiliated with or employed by a stock exchange or member firm or an exchange or FINRA, a municipal securities broker-dealer, financial institution, news or financial information media, or other broker-dealers involved in securities, commodities, or money instruments, are not eligible to participate in the Competition. Public officials and candidates (and their children) for federal, state or local office, and unions and union officials (and their children) are not eligible to participate in this Competition.

This Competition is void where prohibited or restricted by law, and is subject to applicable federal, state, and local laws and regulations. By participating in this Competition, Entrants agree to be bound by these Official Rules and the decisions of the Competition's Sponsor and Administrator, and the judges. Further, Entrants to this Competition are required to warrant that any Eligible Student, and the applicable parent or guardian of the Eligible Student, meets all eligibility requirements at the time of entry and at the time of being named a provisional winner in order to participate and to be eligible to win a prize in this Competition.

SELECTION OF WINNERS

A selection committee appointed by ISTS (and independent of CHET, the Office of State Treasurer Shawn T. Wooden, and Fidelity Investments ("Fidelity") or the respective agents or affiliates thereof) ("Selection Committee") will evaluate all **Complete** Applications and select the winning recipients based on the following weighted judging criteria:

- (1) academic record as accurately described in the Application (40%);
- (2) extracurricular and community involvement as accurately set forth in the Application (30%);
- (3) Personal Statement meeting the requirements of these Official Rules and the entry form and included in the Application (30%).

On or about October 31, 2021, provisional winners will be selected by the judges based on the judges' evaluation of the weighted judging criteria in their sole discretion from all eligible and Complete Applications received during the Application Period. Winner selection and verification will be conducted by ISTS. If a selected provisional winner does not meet the Eligibility requirements as set forth in these Official Rules and the entry form, the selected provisional winner will be disqualified and an alternate winner will be selected at the sole discretion of the judges on the Selection Committee based on the judges' evaluation of the weighted judging criteria set forth in these Official Rules.

ISTS will notify provisional winners by using the email address provided on the Application. Entrants are responsible for the accuracy of the email and physical addresses provided in the Application and for maintaining the accuracy of the email and physical addresses provided during the Competition. Sponsor and Administrator, and anyone acting on their behalf, will not be responsible for communications sent to out-of-date or inaccurate contact information, whether an email or physical address, or addresses marked as 'opt-out' by any Entrant. From the date of notification, a provisional winner has fourteen (14) calendar days to electronically respond to the notification and submit an executed Affidavit of Eligibility/Liability Release/Publicity Release form. If the requisite response and Affidavit are not received, the provisional winner will be disqualified and a new provisional winner will be chosen, who will have fourteen (14) calendar days from the notice date to provide the requisite response and the executed Affidavit. Each winning Eligible Student Entrant's name, address, image, photograph, likeness, Personal Statement, and/or other related prize information provided in the Application and Entry Form may be used by CHET, the Office of State Treasurer Shawn T. Wooden, Fidelity, and their respective affiliates and agents, and anyone acting on their behalf, for promotional purposes in any medium now existing or which may be created in the future, without additional compensation to the extent permitted by law.

No Prize Award is transferable or assignable to another person or entity. There can be no prize substitutions, except in the sole discretion of Sponsor. Prize Award must be used by the Eligible Student awarded the prize as described in the Competition Official Rules. Winning Entrants shall be responsible for any taxes and/or fees, federal, state and local, at any time, that may be applicable to any Prize awarded. Sponsor is responsible for delivery of Prize Award but not for Prize Award utility, quality, or other elements.

Prize Awards will be forfeited, and Entrants disqualified if Sponsor determines in its sole discretion that false statements were made, or false information was provided by, Entrants in connection with the Competition.

Decisions of Sponsor and/or Administrators are final and are not subject to appeal. No Application, Entry Form or other feedback can be requested or will be given.

PRIZE AWARDS

Eighty (80) prizes will be awarded in total:

Five (5) first prizes: First prizes consist of a \$5,000 scholarship payable to one high school student in each of the five (5) congressional districts in Connecticut, which will be awarded in the form of a physical check mailed directly to the address provided on the Application.

Seventy-five (75) second prizes: Second prizes consist of a \$1,000 scholarship payable to 75 high school students throughout the five (5) congressional districts in Connecticut, which will be awarded in form of a physical check mailed directly to the address provided on the Application.

SELECTION ORDER:

The CHET Dream Big! 80 prize winners will be selected and awarded by the judges of the Selection Committee in the following order:

- Three (3) scholarships in each the five (5) congressional districts in Connecticut will be awarded to eligible high school seniors (Class of 2022) who attend a high school in the Connecticut Technical Education and Career System (CTECS), or attend an identified Turnaround or Focus high school, as defined by the State Department of Education, including:

A.I. Prince Technical High School, Hartford	HPHS Engineering and Green Technology Academy*, Hartford
Bassick High School, Bridgeport	HPHS Law and Government Academy*, Hartford
Bridgeport Military Academy, Bridgeport	HPHS Nursing and Health Sciences Academy*, Hartford
Bristol Technical Education Center, Bristol	J.M. Wright Technical High School, Stamford
Bulkeley High School, Hartford	James Hillhouse High School, New Haven
Bullard-Havens Technical High School, Bridgeport	John F. Kennedy High School, Waterbury
Crosby High School, Waterbury	Journalism and Media Academy, Hartford
CT Aero Tech School for Aviation Maintenance, Hartford	New London High School, New London
Culinary Arts Academy at Weaver High School, Hartford	Norwich Technical High School, Norwich
E.C. Goodwin Technical High School, New Britain	Oliver Wolcott Technical High School, Torrington
Eli Whitney Technical High School, Hamden	Platt Technical High School, Milford
Ella T. Grasso Technical High School, Groton	Stamford Academy, Stamford
Emmett O'Brien Technical High School, Ansonia	Stevens Alternate High School, East Hartford
H.C. Wilcox Technical High School, Meriden	Stratford School for Aviation Maintenance Technicians, Stratford
Harvard E. Ellis Technical High School, Danielson	Vinal Technical High School, Middletown
Henry Abbott Technical High School, Danbury	W.F. Kaynor Technical High School, Waterbury
High School in The Community, New Haven	Warren Harding High School, Bridgeport
High School, Inc., Hartford	Wilby High School, Waterbury
Howell Cheney Technical High School, Manchester	Windham Technical High School, Willimantic

*HPHS = Hartford Public High School

- Thirteen (13) scholarships in each the five congressional districts in Connecticut will be awarded to high school seniors (Class of 2022) who attend any public, private, parochial, charter, or home-based Connecticut high school. Applicants from the CTECS/Turnaround/Focus school category who were

not selected in that category will be added to and considered in the congressional district applicant category.

PRIVACY

Sponsor, Administrator, and those acting on their behalf, will collect personal data about Entrants online, including without limitation, through any application and entry materials submitted in connection with the Competition according with any Privacy Policy applicable to the Competition Website, and as otherwise described in these Official Rules and/or in the entry form. By participating and entering the Competition, Entrants expressly agree to the collection and use of the personal information collected as stated on the Competition Website and in these Official Rules and the entry form, in connection with the activities of the Competition and in regards to any activities of Sponsor, Administrator and those acting on their behalf with regards to the Competition, future Competitions, and the promotion of the use and set up of a CHET.

WINNERS LIST

The list of 2021 CHET Dream Big Competition winners will be available at www.chetdreambig.com through January 31, 2022. Winners list will be available after the selection of winners is complete and final.

MISCELLANEOUS

The Competition will be governed by the laws of Connecticut without giving effect to any choice of law rules or provisions that would cause the application of the laws of any other jurisdiction to apply. All legal actions or claims arising in connection with the Competition must be brought in a court of competent jurisdiction in Connecticut. By participating in the Competition, each Entrant accepts the conditions stated in these Official Rules, agrees to be bound by the decisions of the Selection Committee in the Committee's sole discretion, and warrants that he or she is eligible to participate in the Competition. By participating in the Competition and/or accepting a Prize, Entrants agree to release and hold harmless CHET, the Office of State Treasurer Shawn T. Wooden, Fidelity, ISTS, judges and their respective agents, affiliates, employees, and officers, including without limitation, advertising and promotion agencies, from any and all claims, liability, loss, or damages arising from or in connection with the awarding, receipt, and/or use or misuse of prize or participation in the Competition or any prize-related activities.

CHET, the Office of State Treasurer Shawn T. Wooden, Fidelity, ISTS, judges and any of their respective affiliates or agents thereof are not responsible for errors, omissions, interruptions, deletions, defects, or delays in operation or transmission of information, in each case whether arising by way of technical or other failures or malfunctions or computer hardware or software, communications devices, data corruption, theft, unauthorized access to or alteration of offer materials, or otherwise. The Sponsor reserves the right (a) to modify, suspend, or terminate this Competition at any time for any reason, including any technical failure, unauthorized human intervention, or other causes beyond Sponsor's reasonable control that corrupt or adversely affect the security, administration, or proper conduct of this offer; and (b) to disqualify any individual who tampers with the offer process. Further, this Competition may be halted or terminated based on events beyond the control of the Sponsor.

Any failure to enforce any term or condition of these Official Rules will not constitute a waiver of the that provision or bar enforcing the term or condition in the future. The headings in these Official Rules are inserted for convenience only, and are not intended to describe, interpret, define, or limit the scope or intent of any provision of these Official Rules. By submitting an Entry, Entrants waive any right they may have to claim ambiguity as to the Official Rules or any advantage or any impact on interpretation of these Official Rules that may arise from any such ambiguity claim.

SPONSOR

The Competition is sponsored by the Office of State Treasurer Shawn T. Wooden as Trustee of the Connecticut Higher Education Trust, 165 Capitol Avenue, 2nd Floor, Hartford, CT 06106.

COMPETITION ADMINISTRATOR AND PROGRAM MANAGER. Fidelity Investments is the program manager of the CHET 529 College Savings Plan and the Administrator of the Competition. Fidelity has retained ISTS, an independent, third-party vendor, to administer and manage the Competition.

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917

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