



**OFFICIAL RULES:
CHET Advance Scholarship
2015-2016 School Year**

The 2015-2016 CHET *Advance* Scholarship will provide up to 200 college scholarships to high school seniors and freshman as follows:

- **SENIORS:** Up to 100 \$2,500 scholarships will be awarded to students who are high school seniors during the 2015-2016 school year, and who plan to enter college no later than the Fall of 2017. Winning seniors will be chosen on a random basis. There are two categories (Category 1 and Category 2) of high school seniors who can apply for the CHET *Advance* Scholarship.
- **FRESHMAN:** Up to 100 \$2,000 scholarships will be awarded to students who are high school freshman during the 2015-2016 school year. Each winner has the opportunity to receive an additional \$500 match if they save \$500 in an individual CHET account by May 30th of their senior year of high school. There are two categories (Category 1 and Category 2) of high school freshmen who can apply for the CHET *Advance* Scholarship.

For both grade groups, winners will be selected equally from two categories:

- **CATEGORY 1:** Students who attend a public, private, or parochial Connecticut high school *other than* a high school identified by the Connecticut Department of Education as a Review or Turnaround school as of August 2015 (listed below); or attend a public, private, or parochial school outside of Connecticut and either the student or one of the student's parents or guardian resides in Connecticut; or are home-schooled in Connecticut.
- **CATEGORY 2:** Students who attend a Review or Turnaround high school (listed below).

The Review and Turnaround high schools, as defined by the State Department of Education, are:

Ansonia	Ansonia High School	Hartford	Journalism and Media Academy Magnet School
Bloomfield	Bloomfield High School	Manchester	Great Path Academy at MCC
Bloomfield	Global Experience Magnet School	Meriden	Francis T. Maloney High School
Bridgeport	Bassick High School	Meriden	Orville H. Platt High School
Bridgeport	Central High School	Middletown	CJTS Walter G. Cady School
Bridgeport	The Bridge Academy	New Britain	E.C. Goodwin Technical High School
Bridgeport	Warren Harding High School	New Haven	High School in the Community
Danbury	Alternative Center for Excellence	New Haven	Hyde School of Health Sciences and Sports Medicine
Danbury	Danbury High School	New Haven	James Hillhouse High School
Danielson	Quinebaug Middle College	New Haven	Metropolitan Business Academy
Derby	Derby High School	New Haven	New Haven Academy
East Hartford	Connecticut River Academy	New Haven	Wilbur Cross High School

East Hartford	East Hartford High School	New London	New London High School
East Hartford	Stevens Alternative High School	Stamford	Stamford Academy
Groton	Ella T. Grasso Southeastern Technical High School	Waterbury	Crosby High School
Hamden	Eli Whitney Technical High School	Waterbury	John F. Kennedy School
Hartford	A.I. Prince Technical High School	Waterbury	Wilby High School
Hartford	Bulkeley High School Upper School	West Haven	West Haven High School
Hartford	High School INC	Windham	Windham High School
Hartford	HPHS Academy of Engineering and Green Technology	Windham	Windham Technical High School
Hartford	HPHS Academy of Nursing and Health Sciences		

There will be separate, random drawings (Drawings) to select 200 total winners. Fifty winners will be selected from each grade and category grouping:

- 50 scholarships to high school seniors in Category 1
- 50 scholarships to high school seniors in Category 2
- 50 scholarships to high school freshman in category 1
- 50 scholarships to high school freshman in category 2

Further, to ensure winners are selected from across the state, there will be five (5) drawings for each category – one from each of Connecticut’s 5 Congressional Districts. For each of the Congressional Districts, 20 winners will be selected from Category 1 and 20 winners from Category 2 – for a total of 40 winners in each Congressional District. If less than ten applications are received for any Congressional District or for any grade/category, then winners will be selected from the pool of eligible applications received in any given District and category.

Sponsor

The CHET *Advance* Scholarship is sponsored by the Office of State Treasurer Denise L. Nappier, who is the Trustee of the Connecticut Higher Education Trust (CHET).

Administrator

TIAA-CREF Tuition Financing, Inc. (TFI) is the administrator of the CHET *Advance* Scholarship. TFI has retained International Scholarship and Tuition Services, Inc. (ISTS) to manage the application process and selection process used for the scholarship Drawings.

The CHET *Advance* Scholarship is funded by TFI, located at 730 Third Avenue, New York, NY 10017-3206 and The Hartford, located at 200 Hopmeadow St., Simsbury, CT 06089. No award issued under the CHET *Advance* Scholarship will use Connecticut state funds.

Application Period

Students must complete and submit an application between 8:00 A.M. EDT on **Monday August 24, 2015** and 5:00 P.M. EDT on **Tuesday October 6, 2015**.

Eligibility Requirements

High school senior applicants:

- Must have a cumulative grade point average of at least 2.0, and must be enrolled in a Category 1 or Category 2 school as defined above. The student will be required to supply a transcript verifying grade point average and school enrollment.
- Must confirm intention to attend college or other post-secondary educational institution. The application form will ask for confirmation that the applicant intends to attend college beginning no later than September 30, 2017 (student can defer college for one year post high-school graduation). Applicants will not be eligible to apply if they do not indicate that they intend to enter college. Also, if an applicant receives an award under the CHET *Advance* Scholarship, but does not enter college by September 30, 2017, the award will be forfeited and withdrawn.

High school freshman applicants

- Must be enrolled in a Category 1 or Category 2 school as defined above (no minimum grade point average is required for freshman applicants).
- Must confirm intention to attend college or other post-secondary educational institution. The application form will ask for confirmation that the applicant intends to attend college beginning no later than September 30, 2020 (student can defer college for one year post high-school graduation). Applicants will not be eligible to apply if they do not indicate that they intend to enter college. Also, if an applicant receives an award under the CHET *Advance* Scholarship, but does not enter college by September 30, 2020, the award will be forfeited and withdrawn.

Prohibited Students: Any otherwise eligible high school senior or freshman whose parent is, or if the student resides in the household of, an employee of the Office of the State Treasurer, TIAA-CREF Tuition Financing Inc., The Hartford or ISTS is ineligible to participate in the CHET *Advance* Scholarship, if such employee provides direct support to the CHET *Advance* Scholarship or, in the case of employees of The Hartford, its 529 programs.

Limit on applications: There is no limit on the total number of completed applications that can be submitted by eligible students for the CHET *Advance* Scholarship. However, each eligible student can only submit one (1) completed application.

How to Apply

Please read all information in this document regarding application deadline and eligibility requirements.

- Applicants must submit a complete entry form between 8:00 A.M. EST on Monday August 24, 2015 and 5:00 P.M. EST on Tuesday, October 6, 2015 in conformance with these rules to be entered into one of the Drawings to win an award. Entries must be submitted electronically at <https://aim.applyists.net>. Seniors will be asked to apply to “CHET Advance” and freshmen will be asked to apply to “CHET Advance 9.”
- Applicants will be required to establish an account on the ISTS site to apply and also to provide verification and college attendance information, where appropriate, if he or she is selected as a winner. Please make note of log-in information for future reference.
- (For seniors only) Applicants must upload their most recent school transcript to verify that their cumulative grade point average is at least 2.0. Seniors who do not provide a school

transcript before 5:00 P.M. EST on October 6, 2015 will not be eligible to participate in the drawings. If an applicant is a home schooled student, he or she must provide some form of transcript that indicates he or she is at the senior level and has a cumulative grade point average of at least 2.0.

- If an applicant attends a high school located outside of Connecticut, but the applicant, parent or guardian resides in Connecticut, the applicant must upload the most recent transcript of the high school he or she attends (seniors only). If a student who attends an out-of-state high school is a winner, a form of verification such as a Connecticut-issued driver's license, for example, may be required to prove that he or she or a parent or guardian resides in Connecticut. The application form will offer the option for students who live in Connecticut but attend school outside the state to apply.

Incomplete submissions will not qualify to be entered in the Drawings. Multiple entries for the same student are not permitted. In the event that more than one entry is received for an eligible student, the first completed entry processed will be considered the only valid entry received. Any attempt by an applicant to obtain more than one entry by using multiple or different email addresses or identities will void that applicant's entries and that applicant may be disqualified. In the event of a dispute, Entries will be deemed made by the authorized account holder of the email address submitted at the time of entry. The authorized account holder of the email address used to submit the application to the CHET *Advance* Scholarship is the natural person who is assigned the email address by an internet access provider, on line service provider, or other organization that is responsible for assigning email addresses or the electronic domain associated with the submitted email address. Any potential winner may be required to show proof of being the authorized holder of the email account used to submit the application to the CHET *Advance* Scholarship. Use of any automated system to apply to the CHET *Advance* Scholarship is prohibited and will result in disqualification.

For questions about the CHET *Advance* Scholarship application process, applicants can contact ISTS by clicking on the Live Chat tab within the online application or by calling 1-855-670-ISTS (4787) Monday through Friday from 9:30 A.M. - 6:00 P.M. EST or via email at contactus@applyists.com.

Agreement to the Official Rules

By participating in the CHET *Advance* Scholarship, applicants must fully and unconditionally agree to and accept these Official Rules and the decisions of the Sponsor and the Administrator, which are final and binding and not appealable in all matters related to the CHET *Advance* Scholarship. To complete an application, applicants must fill out a section that indicates they have accepted the Official Rules of the CHET *Advance* Scholarship.

Winner Selection and Verification

Winners will be selected from all eligible applicants who submit a complete entry form to participate in the Drawings before the deadline of 5:00 P.M. EST on Tuesday October 6, 2015. The Drawings will be held sometime after the October 6, 2015 deadline and will be conducted by ISTS. If it is determined at any time after a Drawing that a selected winner does not meet the eligibility requirements as set forth above, the selected winner will be disqualified and an alternate winner will be randomly selected.

ISTS will contact a winning applicant by using the email address provided on the student's application (a parent, guardian or other responsible adult's email address is required on the application, along with the student email address if available). An applicant then has thirty (30) calendar days to electronically respond to the notification and submit online an Affidavit of

Eligibility/Liability Release/Publicity Release form or the scholarship award will be forfeited and awarded to an alternate. Verified winners who have submitted the online form described in this paragraph will be announced to the public.

The odds of winning the CHET *Advance* Scholarship depends on the number of eligible entries received during the promotion. The Office of the State Treasurer, TFI, and ISTS are not responsible for, and shall not be liable for late, lost, misdirected, or unsuccessful efforts to notify winners.

The names of eligible students will be placed into the appropriate category of seniors or freshman, from Category 1 or 2, and by Congressional District, from which winners will be selected randomly in the Drawings. Placement in the Drawings from the pool of names depends on whether a student's school meets the qualifications of Category 1 or Category 2, and which Congressional District the student lives in.

CHET *Advance* Scholarship winners will be notified in writing by e-mail sent to the email address(es) provided on the application. A list of winners of the CHET *Advance* Scholarship awards will be available after October 6, 2015 at www.chetadvance.com or by calling toll-free 1-855-670-ISTS (4787).

Amount of Scholarship Awards

SENIORS: The Sponsor will award up to 100 high school seniors selected and verified by ISTS with a one-time, \$2,500 CHET *Advance* Scholarship award (50 scholarships to seniors in Category 1, ten per Congressional District, and 50 scholarships to seniors in Category 2, ten per Congressional District). The \$2,500 scholarship will be distributed in the form of a physical check, made out to the college that the student will be attending, mailed to the student winner's home address by August 2016 (or by August 2017 if the student defers the start of college for up to a year post-high school graduation). Alternatively, winners may choose to use their award on eligible college costs over time by September 30, 2019. In this case, winners may request no more than one check per year, and any amounts remaining of their award after the deadline will be forfeited and withdrawn,

FRESHMAN: The Sponsor will set aside a \$2,000 scholarship award for up to 100 high school freshman selected and verified by ISTS (50 scholarships to freshman in Category 1, ten per Congressional District, and 50 scholarships to freshman in Category 2, ten per Congressional District). Each student winner will also have the opportunity to receive an additional \$500 match, for a total potential award of \$2,500. To qualify for the match the student winner's parent, guardian or other individual must open an individual CHET 529 college savings account, with the student winner named as Beneficiary of the account, and must contribute \$500 or more to the account by May 30th of the student's senior year of high school. The student winner must graduate from high school and matriculate to their chosen college or university by 2019 or can defer a year to matriculate in the Fall of 2020. The \$2,000 scholarship will be distributed in the form of a physical check, made out to the college that the student will be attending, mailed to the student winner's home address by August 2019 (or by August 2020 if the student defers the start of college for up to a year post-high school graduation). Alternatively, winners may choose to use their award on eligible college costs over time by September 30, 2022. In this case, winners may request no more than one check per year, and any amounts remaining of their award after the deadline will be forfeited and withdrawn,

How the Scholarship Award May be Used

Distribution of the scholarship award will only be made payable to an eligible educational institution upon receipt of the necessary request from the scholarship award recipient. Payment must be applied solely toward any qualified higher education expenses, such as tuition, fees, and books that are required and necessary for the winner to attend the specified educational institution.

Eligible educational Institutions generally include accredited, postsecondary educational institutions offering credit toward a bachelor's degree, an associate's degree, a graduate level or professional degree or another recognized postsecondary credential, including certain proprietary institutions and postsecondary technical and vocational schools and certain institutions in foreign countries, which are eligible to participate in financial aid programs under Title IV of the Higher Education Act of 1965.

How to Request Scholarship Award Distribution

Generally, award checks will be mailed out in early August each year. Award recipients who have reached the pay-out timeframe per the scholarship rules, will receive an email from ISTS with instructions on how to request the award. Students will need to log in to their account at <https://aim.applyists.net> and complete the requested information, including the name of the college or university they will be attending, and confirmation of the correct home mailing address. Checks will be made payable to the school, and mailed to the student's home address on file with ISTS.

Who Owns and Holds the Award

All funds for winner awards will be held by TFI and The Hartford, and will be held with the other winners' awards. TFI and The Hartford will retain ownership of the funds until a winner submits all required verification and college choice information at <https://aim.applyists.net>.

CHET *Advance* Scholarship awards cannot be used for non-qualified distributions. The awards will not be subject to fees or assessments and will not decrease below \$2,500 (or \$2,000 for freshman winners who do not meet the match criteria).

Upon confirmation by a winner of a Scholarship award, the winner cannot be changed. However, if the winner forfeits the award pursuant to these rules, the winner will be eliminated as an award recipient. If a winner's distribution request is approved by the Office of the State Treasurer, the distribution check must be made payable to the eligible educational institution for the benefit of the winner.

Winner List

A list of winners of the CHET *Advance* Scholarship awards will be available after October 6, 2015 at www.chetadvance.com or by calling toll-free 1-855-670-ISTS (4787).

Award forfeiture

An award will be forfeited upon:

- Death of a Beneficiary.
- Disability of the Beneficiary that results in Beneficiary being unable to attend school.
- Failure to enroll in an eligible post-secondary educational institution by September 30, 2017 (seniors) or September 30, 2020 (freshman).

- No, or only partial, request for withdrawal made by September 30, 2019 (seniors) or September 30, 2022 (freshman). Any amounts not utilized will be returned to the CHET *Advance* Scholarship's general account maintained by the Office of the State Treasurer and the winner shall no longer be considered a CHET *Advance* Scholarship winner and shall have no further claim to any such amount.
- A determination by the Sponsor that false statements were made or false information was provided by a winner of the CHET *Advance* Scholarship award.

Integrity of the process

The integrity of the application process is of primary importance and will not be compromised. Any written or oral communications, from the time a completed application is submitted through the time of the Drawings, directly or indirectly initiated by or on behalf of an applicant to the State Treasurer or the State Treasurer's office staff, TFI, The Hartford, or ISTS for the purpose of influencing the selection process, will be grounds for immediate elimination from the applicable Drawing.

The Office of the State Treasurer reserves the right, in its sole discretion, to void suspect entries or to cancel the CHET *Advance* Scholarship (or a portion thereof) should virus, bugs, non-authorized human intervention or other causes corrupt or impair the administration, security, fairness or proper play of the CHET *Advance* Scholarship or for any other reason. In the event that the CHET *Advance* Scholarship is cancelled by the Sponsor or the Office of the State Treasurer, the Sponsor may randomly select the winners and issue any remaining awards to any and all eligible, non-suspect entries received prior to the event requiring cancellation of the CHET *Advance* Scholarship.

CAUTION: Any attempt to damage the website or undermine the legitimate operation of the CHET *Advance* Scholarship is a violation of criminal and civil laws, and should such an attempt be made, The Office of the State Treasurer reserves the right to seek any and all remedies available from such individual to the fullest extent permitted by law.

Tax consequences

Winners are urged to consult a tax advisor regarding tax consequences of any award in light of the winner's individual circumstances. All scholarships will be awarded. All scholarships are awarded "AS IS" without warranty of any kind, express or implied, including without limitation warranties for fitness for a particular purpose.

Privacy Policy

Any information provided to Sponsor through participation in the Scholarship program is used only in accordance with the CHET *Advance* Scholarship Official Rules, as amended from time to time, located at www.chetadvance.com.

Governing Law, Jurisdiction, and Dispute Resolution

Applicant agrees that (a) any and all disputes, claims, and causes of action arising out of, or connected with, the CHET *Advance* Scholarship or prize awarded shall be resolved individually, without resort to any form of class action, and exclusively by the United States District Court for Connecticut or the appropriate Connecticut State Court located in Hartford County, CT; (b) any and all claims, judgments, and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering the CHET *Advance* Scholarship, but in no event attorneys' fees; and (c) under no circumstances will registrant be permitted to obtain awards for, and registrant hereby waives all rights to, claim punitive, incidental and consequential damages

and any other damages, other than out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased. Some jurisdictions do not allow the limitations or exclusion of liability for incidental or consequential damages. So the above may not apply to all applicants. All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, applicant's rights and obligations, or the rights and obligations of the Sponsor in connection with the CHET *Advance* Scholarship, shall be governed by, and construed in accordance with, the laws of the State of Connecticut, without giving effect to any choice of law or conflict of law rules (whether of the State of Connecticut or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the State of Connecticut.