

The Utah Educational Savings Plan  
and StepUp to Higher Education Present

# 2017 MAKE YOUR MARK BOOKMARK CONTEST

SEPTEMBER 1-29

MAKE  
YOUR  
MARK

Utah students in kindergarten through 12<sup>th</sup> grade,  
design a bookmark for a chance at a \$1,000 scholarship!

To enter:

1. Design your bookmark in the blank space at the right using the art medium of your choice.
2. Completely fill out the Student Information box below.
3. Submit your entry to the Utah Educational Savings Plan (UESP) office by 5 p.m. MT, Friday, September 29, 2017.  
(See reverse side for details and official contest rules.)

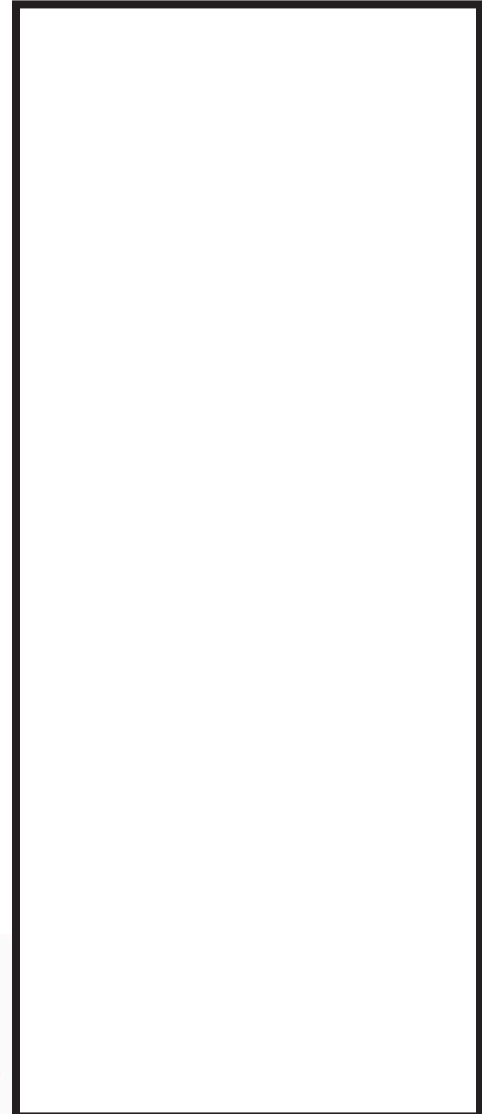
Submit your entry to:

Utah Educational Savings Plan  
2017 Make Your Mark Bookmark Contest  
PO Box 145100  
Salt Lake City, UT 84114-5100



Utah Educational Savings Plan®  
SAVE FOR COLLEGE. INSPIRE THEIR FUTURE.®

800.418.2551 | uesp.org



### Student Information

Must be complete to be considered

Student Name			
School Name		School District	
Grade	Age	Gender <input type="checkbox"/> Boy <input type="checkbox"/> Girl	
Parent/Guardian Name			
Address			
City, State, ZIP Code			
Phone			
Email			
I agree to the official rules of the 2017 Make Your Mark Bookmark Contest.			
Student Signature		Date	
I hereby certify that I am the parent or legal guardian of the Student, a minor child, and give my consent to the Student's participation in the 2017 Make Your Mark Bookmark Contest, and agree to the Official Contest Rules as noted on reverse side.			
Parent/Guardian Signature		Date	

Your bookmark design could be worth a \$1,000 scholarship!

## How to Enter the Contest

- Submit your entries between Friday, September 1, and Friday, September 29, 2017. UESP and StepUp to Higher Education are not responsible for lost, misdirected, or late-arriving mail.
- Bookmark designs must be submitted on the official Utah Educational Savings Plan (UESP) and StepUp to Higher Education entry form (available at [uesp.org/make-your-mark-2017](http://uesp.org/make-your-mark-2017)).
- All entries must be received at the UESP office by 5 p.m. MT, Friday, September 29, 2017.
- Entries can be submitted two ways:

### Mail to:

UESP  
2017 Make Your Mark  
Bookmark Contest  
PO Box 145100  
Salt Lake City, UT 84114-5100

### Overnight or hand delivery:

UESP  
State Board of Regents Building  
Gateway 2  
60 South 400 West  
Salt Lake City, UT 84101-1284

**Judging and Scholarship Recipients.** A panel of judges will award each of eight students a \$1,000 UESP college savings scholarship account from UESP and StepUp to Higher Education. Recipients will include:

- Two kindergarten through third-grade students
- Two fourth- through sixth-grade students
- Two seventh- through eighth-grade students
- Two ninth- through 12th-grade students

Recipients will be notified by telephone, email, or U.S. mail by Wednesday, October 25, 2017. By participating in this contest, participants agree to be bound by the Official Contest Rules and the decisions of the judges and UESP, which are final and binding in all respects.

**Eligibility.** Contest participants must be:

- Utah residents
- Either (1) enrolled in kindergarten through 12th grade at a Utah school, or (2) school-age students who are home schooled

The following are ineligible to enter the contest:

- Employees, directors, and agents of the Utah State Board of Regents, Utah Higher Education Assistance Authority, UESP, StepUp to Higher Education, and their respective affiliates, parents, subsidiaries, and advertising agencies; and the immediate family members of all such persons (spouses, parents, siblings, and children)
- Past scholarship recipients of the Make Your Mark Bookmark Contest

Participants are not required to own a UESP account to enter the contest.

**No Purchase Necessary.** There is no purchase necessary to enter or win.

**Restrictions.** Limit one entry per student. Each recipient may win only one scholarship account. The UESP scholarship account may not be used in conjunction with, or as a match for, any other UESP promotion.

**Ownership Rights.** Submitted bookmark designs and materials become the property of and shall be owned by UESP and will not be returned. All those creating or otherwise submitting designs and materials, including all students, and all parents/guardians of the same on their own behalf and on behalf of said students, including without limitation those signing the Official Entry Form, hereby assign all title, and interest in all rights to submitted designs and materials, and all copyrights and other intellectual property rights and related goodwill in the same, to UESP. Winning designs and materials may be copied, modified, published, printed, distributed, sold, displayed, or used by UESP, or its designee or assignee, without limitation.

**Disclosure of Identifying Information.** A recipient's first name, age, and school district may be displayed on the UESP website ([uesp.org](http://uesp.org)) along with their artwork. Other personal information, such as a last name or a phone number, is used strictly for UESP internal purposes. By entering the contest, each participant acknowledges that the participant's mailing address and/or email address may be used by UESP for UESP notifications.

**Disqualification.** Entries will be disqualified if they:

- are not submitted on the official entry form
- do not provide sufficient contact information
- contain material protected by copyright or trademark
- are not the original work of the submitting student
- are submitted by previous scholarship recipients

**Information.** Scholarship accounts are designed so the principal and any related earnings must be used for qualified higher education expenses. Earnings, if any, will not be subject to federal or Utah state income taxes. However, it is possible that future changes in the law may cause a scholarship account to be taxable, or that the Internal Revenue Service may take the position that a scholarship account is taxable in the year it is awarded or distributed. A participant should consult his or her own tax advisor for more information. Payment of all federal, state, and local taxes, if any, that result from winning the 2017 Make Your Mark Bookmark Contest is the sole responsibility of each recipient. All federal, state, and local laws apply. Odds of winning depend on the number of qualified entries. The contest is void where prohibited by law.

**Scholarship Accounts.** Information about the beneficiary required to open the scholarship account must be submitted to UESP no later than three months following the award date. Scholarship accounts may not be converted to cash nor may nonqualified withdrawals of money be made from scholarship accounts.

Scholarship accounts are invested in UESP's FDIC-Insured investment option. Qualified withdrawals from scholarship accounts can be used for tuition, mandatory fees, books, or required supplies and equipment, but may not be used to pay for room and board. Scholarship account funds may be used at any eligible educational institution, which is any college, university, or technical school that participates in federal financial aid programs for students, not just at institutions in Utah. (Visit [fafsa.ed.gov](http://fafsa.ed.gov) for a list of eligible schools.) Withdrawals from a scholarship account will be sent only to the eligible institution designated on the withdrawal form. UESP reserves the right to request documentation to verify that withdrawn funds were used for qualified higher education expenses. Qualified withdrawals from scholarship accounts must start before the beneficiary turns age 22 or the funds in the scholarship account will be forfeited by the beneficiary to UESP. All withdrawals from the scholarship account must be completed within four years of the initial withdrawal. Unused funds in the scholarship account after that time will be forfeited by the beneficiary to UESP.

**UESP Account Investments.** Additional money from a recipient's parents/guardians, friends, or family members may not be contributed to a scholarship account; however, other individual UESP accounts may be opened for the beneficiary where such contributions may be received. Each account owner or contributor should carefully read the UESP Program Description for more information and consider all investment objectives, risks, charges, and expenses before investing. Investments are not guaranteed by any federal or state agency. However, Federal Deposit Insurance Corporation (FDIC) insurance is provided for the FDIC-insured accounts. The Program Description includes more information about the FDIC-insured accounts. An investment could lose value.

**Official Contest Rules and List of Scholarship Recipients.** These are the Official Contest Rules of UESP's 2017 Make Your Mark Bookmark Contest. For a list of scholarship recipients for this contest, go to [uesp.org/make-your-mark-2017](http://uesp.org/make-your-mark-2017) or send a self-addressed, stamped envelope to the UESP mailing address listed above. Information about the winning entries will be available after the scholarship recipients have been notified.

