



# PIGGY BANK BEAUTY CONTEST

## OFFICIAL CONTEST RULES

**CONTEST DESCRIPTION:** The IFLC Piggy Bank Beauty Contest (the “Contest”). The Contest begins on 02/01/26 at 09:00:00 AM (MT) and ends on 02/28/26 at 11:59:00 PM (MT) (“Contest Entry Period”). The four (4) categories within this contest for which entries will be judged will be based on the student’s grade in school: 3<sup>rd</sup> Grade, 4<sup>th</sup> Grade, 5<sup>th</sup> Grade, and 6<sup>th</sup> Grade (“Contest Categories”). This Contest is being facilitated by the Idaho Financial Literacy Coalition (IFLC) (the “Sponsor”). This contest has a sponsor and affiliates all of which will be part of the contest promotion and judging (“Contest Affiliates”). **NO PURCHASE NECESSARY. PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING.**

**ELIGIBILITY:** This contest is open to third (3rd) through sixth (6th) grade students from any Idaho school district, charter or private school, child care facility or after school program. Void where prohibited.

**TO ENTER THE CONTEST:** During the Contest Entry Period, 1) Students should design and create a piggy bank or any representation of digital banking. Entries in the form of a piggy bank do not need to be in the actual shape of a pig, the bank only needs to be able to hold change. Parents can help but the child must be involved in designing, making and/or decorating the bank. 2) Parents should visit the IFLC website at [idahoflc.org](http://idahoflc.org) to complete the Entry Form. All information should be complete and legible to be considered complete. Registration is free. Contestants must enter by 02/28/2026 at 11:59:00 PM (MT). Limit one (1) entry per student for the Contest Period.

**JUDGING:** At the end of the Contest Entry Period, IFLC board members and contest affiliates will choose semi-finalists from all eligible entries received. Ten (10) semi-finalists from each of the four (4) categories will be chosen. If there are not at least ten (10) entries in a category, all entries will move on to the next round for judging. The judges in this portion of the Contest, whose decisions are final and binding, will consist of the IFLC board and any of the Contest Affiliates. Those entries chosen as semi-finalists will be notified by the IFLC. Final voting will take place on social media platforms including but not limited to Facebook, Instagram and LinkedIn as well as on the website of the IFLC and its affiliates. Promotion of voting can also occur on these platforms and any of the affiliate websites and/or social media platforms.

**ELIGIBILITY CLAUSE:** Students of Idaho Financial Literacy Coalition (IFLC) members are welcome to participate in this contest. To ensure fairness and transparency, members whom have a student or family member with an entry will not be involved in the selection process for semi-finalists or finalists. Judging will be conducted exclusively by an independent panel with no affiliation to participating students. All entries will be evaluated using the same criteria outlined in the official contest rules. Additionally, any individual who is employed by, or directly related to, a staff member of IDEal - Idaho’s Education Savings Plan is not eligible to participate in this contest.

**PRIZES/APPROXIMATE RETAIL VALUE (ARV)/ODDS:** The prize for each category winner of the Piggy Bank Beauty Contest is a two hundred fifty dollar (\$250) IDEAL 529 Plan that will be set up in the name of each winner. Total Approximate Retail Value (“ARV”) is \$250 per winner. Unclaimed prizes will not be awarded and may be awarded to runner’s up. All applicable federal, state, and local tax liabilities (including income taxes) arising from this Contest will be the sole responsibility of the prize winner. Odds of winning depend on the number of entries. For example, if 100 entries are received, the odds of winning would be 1 in 100.

**DISTRIBUTION OF PRIZES:** Prizes will be handed out at a ceremony held at the Idaho Governor’s Office which winners should make every effort to attend. The date of this ceremony will be communicated to the winners with as much advance notice as possible. If prize notification is unanswered and communication regarding attendance at the ceremony is not received by one (1) week prior to the ceremony date, prize may be forfeited, or an alternate winner may be selected. No cash equivalents, substitutions or transfer of prize permitted except that Sponsor reserves the right to substitute a prize of equal or greater value in the event that an offered prize is unavailable. Subject to all federal, state and local laws/regulations. Neither Sponsor, its subsidiaries, affiliates, advertising, promotion agencies nor their employees will have any liability whatsoever for any injuries, losses or damages of any kind caused by any prize or resulting from acceptance, possession, use and/or misuse of any prize or participation in the Contest or any prize-related activities. Except where prohibited by law, acceptance of a prize shall be construed as and signify the winner’s agreement and consent that Sponsor and Affiliates may use the winner’s name, photograph, statements, biographical information, voice, likeness and/or prize information, without limitation, for promotional purposes without further consideration, review, approval or payment. Winner acknowledges that neither Sponsor nor its agents have made nor are in any manner responsible or liable for any warranty, representation or guarantee, express or implied, in fact or in law, relative to any prize, including, but not limited to, its quality, mechanical condition or fitness for a particular purpose. Any and all warranties and/or guarantees on a prize, if any, are subject to the manufacturers’ terms therefore and winners agree to look solely to such manufacturers for any such warranty and/or guarantee. By participating in this Contest, entrants agree to be bound by the Official Rules and the decisions of the judges, which are final and binding in all respects. Sponsor not responsible for any typographical or other error in the printing of the offer or in administration of the Contest.

**ELECTRONIC TRANSMISSION ERRORS:** Sponsor is not responsible for electronic transmission errors resulting in omission, interruption, deletion, defect, delay in operations or transmission, theft or destruction or unauthorized access to or alterations of entry materials, or for technical, network, telephone equipment, electronic, computer, hardware or software malfunctions or limitations of any kind, or inaccurate transmissions of or failure to receive entry information by Sponsor or presenter on account of technical problems or traffic congestion on the Internet or at any website or any combination thereof. If for any reason the Contest is not capable of running as planned, including infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes beyond the control of the Sponsor which corrupt or affect the administration, security, fairness, integrity, or proper conduct of this Contest, the Sponsor reserves the right at its sole discretion, to disqualify any individual who tampers with the entry process, and to cancel, terminate, modify or suspend the Contest and select the winner by random drawing from among all eligible entries received up to the point of the action taken by the Sponsor provided that a sufficient number of eligible entries have been received.

**CAUTION:** Any attempt by any person to deliberately damage any website or undermine the legitimate operation of the Contest 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 person to the fullest extent of the law.

**CONFIDENTIALITY:** For information about how the IFLC uses your personal information, please see the IFLC's privacy policy, located at [www.idahoflc.org](http://www.idahoflc.org). For names of winners, send a stamped, self-addressed envelope by 05/31/2026 to: Idaho Financial Literacy Coalition, Attn: Piggy Bank Beauty Contest, PO Box 2252, Boise, ID 83701.

**SPONSOR:** Idaho Financial Literacy Coalition, PO Box 2252, Boise, ID 83701. This contest is in no way sponsored, endorsed or administered by, or associated with, Instagram, Facebook or LinkedIn.