



WHAT: The 2012 Dream Out Loud Challenge is a drawing, essay/ poem and video contest that invites Kentucky K–6 students to enter – with a chance to win a \$1,500 college savings account and \$500 for their school!

WHY: To encourage families to start thinking about how higher education may help their children realize their dreams and make a difference in the world, and to promote the importance of saving for college early.

WHO: Kentucky students grades K–6.

WHEN: The contest will run from January 16, 2012 through March 16, 2012. Mailed entries must be postmarked by March 16, 2012, and received by March 23, 2012.

HOW: Students submit an original drawing, poem/essay or video answering the question, “How will I change the world after I go to college?”

Participants can submit their entries online at KYSaves.com/DreamOutLoud. Written entries (drawings, poems/essays) can also be submitted via mail to: The Dream Out Loud Challenge, 450 Old Vine Street, Suite 100, Lexington, KY 40507. Videos MUST be submitted online.

NOTE: EACH ENTRY MUST BE ACCOMPANIED BY AN OFFICIAL ENTRY FORM, WHICH CAN BE DOWNLOADED AT KYSaves.com/DreamOutLoud.

PRIZES: Nine \$1,500 KESPT accounts will be awarded, one to each winning category:

Grades K-1: \$1,500 Drawing Prize
\$1,500 Essay/Poetry Prize
\$1,500 Video Prize

Grades 2-3: \$1,500 Drawing Prize
\$1,500 Essay/Poetry Prize
\$1,500 Video Prize

Grades 4-6: \$1,500 Drawing Prize
\$1,500 Essay/Poetry Prize
\$1,500 Video Prize

The schools of the winners will also receive \$500. Winners will be selected by a panel of judges.

RECOGNITION: Winners will have their name, grade, county, school and winning work displayed on KYSaves.com/DreamOutLoud.

NO PURCHASE NECESSARY TO ENTER OR WIN. VOID WHERE PROHIBITED.

Sponsored by the Kentucky Higher Education Assistance Authority (KHEAA) and the Kentucky Education Savings Plan Trust (KESPT).

Please visit KYSaves.com/DreamOutLoud for official rules and complete description of entry requirements.

A KESPT account will be set up in the winning student’s name and will be owned and administered by KHEAA, including investment decisions and the processing of qualified withdrawals. Please visit KYSaves.com/DreamOutLoud for more information and official rules and regulations.

Consider the investment objectives, risks, charges and expenses before investing in the Kentucky Education Savings Plan Trust (KESPT). Please visit www.kysaves.com for a Disclosure Booklet containing this and other information. Read it carefully. Investments in the plan are neither insured nor guaranteed and there is the risk of investment loss.

TIAA-CREF Tuition Financing, Inc., Plan Manager.

AFTER COLLEGE

I WILL...



build a solar-powered recycling machine!



Attention Kentucky students, grades K–6: Tell us how you will change the world after college.

YOU COULD WIN A \$1,500 COLLEGE SAVINGS ACCOUNT AND \$500 FOR YOUR SCHOOL!

Submit your drawing, poem/essay or video between **January 16, 2012 and March 16, 2012** at:

KYSaves.com/DreamOutLoud



KENTUCKY Education Savings Plan Trust



Entries must meet length requirements. No purchase necessary to enter or win. Void where prohibited. Mailed entries must be postmarked by March 16, 2012, and received by March 23, 2012. Visit KYSaves.com/DreamOutLoud for official rules and prize details. Sponsored by the Kentucky Higher Education Assistance Authority (KHEAA) and the Kentucky Education Savings Plan Trust (KESPT).

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