Science of Savings Challenge
Official Rules and Terms and Conditions

The Science of Savings Challenge ("Challenge") is sponsored by EARN Inc. dba SaverLife, 235 Montgomery St., Suite 1050, San Francisco, CA 94104 ("Sponsor"). By entering, each entrant accepts and agrees to be bound by these Official Rules and Terms and Conditions. Failure to comply with these rules and terms may result in disqualification.

HOW TO ENTER: No purchase or payment of any kind is necessary to enter or win the Challenge. Registration for the Challenge begins on July 29, 2020, and entries must be submitted by September 20, 2020 (“Entry Period”). Entrants may register for the Challenge by visiting https://about.saverlife.org/science-of-savings-challenge-1 and completing the registration form. All entrants will be required to provide their complete name, e-mail address, organization/company, and position/job title.

All entries must be complete and legible in order to qualify, and will be void if they are, in whole or in part, incomplete, illegible, damaged, irregular, counterfeit, altered, or obtained through theft or fraud. Duplicate or multiple entries will be disqualified. Sponsor is not responsible for lost, late, illegible, misdirected or mutilated entries, including due to technical/network failures, human error, or any other error or malfunction.

All winning entries will be made publicly available, and Sponsor reserves the right to use any information submitted by entrants.

Entrants agree not to upload, post or transmit any materials which contain any computer viruses, Easter eggs, worms, Trojan Horses or other harmful component or programming routines that are intended to damage, detrimentally interfere with, surreptitiously intercept or expropriate any system, data or personal information. Any attempt to deliberately damage any web site or undermine the operation of the Challenge is a violation of criminal and civil laws, and Sponsor reserves the right to seek damages from any person who makes such attempt(s). Entrants also agree not to provide or upload any content which is defamatory, threatening, distasteful, racist, unlawful or otherwise objectionable.

Entry materials that have been tampered with or altered are void. Any questions regarding the number of entries submitted by an entrant shall be determined by Sponsor in its sole discretion, and Sponsor reserves the right to disqualify any entries by persons determined to be tampering with or abusing any aspect of the Challenge.

ELIGIBILITY: The Challenge is void where prohibited or restricted by law. The Challenge is open only to legal residents of the United States who are at least 18 years old at the time of entry. Employees of Sponsor and their family members or persons
living in the same households of such individuals are not eligible to participate in the Challenge. By entering the Challenge, entrants agree to abide by all terms of these Official Rules and Terms and Conditions and to be bound by the decisions of the Sponsor. All federal, state, and local laws apply.

**CHALLENGE JUDGING CRITERIA:** Entrants must develop a budgeting tool designed for individuals with low incomes and high income volatility. Entries will be judged by SaverLife on the basis of effectiveness, ease of use, and adaptability. Judges will select Winner(s) from among all eligible entries on September 25, 2020. To be valid, all entries must be received no later than September 20, 2020. All decisions made by Judges are final. All decisions of Sponsor concerning all matters related to the Challenge are final. Winner(s) will be notified by e-mail. Winner(s) must meet all eligibility requirements. If any attempted notification is not successful within ten (10) days, Sponsor reserves the right to select an alternate winner from among the remaining eligible entries, in accordance with the judging criteria set out in these Official Rules and Terms and Conditions.

**CONDITIONS AND RESTRICTIONS APPLY:** Winner(s) must continue to comply with these Official Rules and Terms and Conditions and winning is contingent upon fulfilling all requirements. Winner(s) are subject to verification by Sponsor, whose decisions are final and binding in all matters related to the Challenge. An entrant is not a winner unless and until entrant’s eligibility has been verified and entrant has been notified that verification is complete. In the event that a winner is determined to be ineligible or fails to respond to Sponsor within ten (10) days of notification, Sponsor reserves the right to select an alternate winner from among the remaining eligible entries in accordance with the judging criteria set out in these Official Rules and Terms and Conditions.

Entrants permit the Sponsor to use their name and/or likeness and/or winning entry for advertising and promotional purposes without additional compensation, unless prohibited by law. Names and e-mail addresses of Challenge participants may be used for future marketing solicitations by Sponsor, unless the participant opts out of such marketing uses.

**LIMITATION ON LIABILITY:** Sponsor will not be responsible for lost, late, damaged, defaced, incomplete, stolen, illegible, indiscernible, mutilated, illegally obtained, postage due or misdirected entries, or for any typographical or other error in the printing of the offer, administration of the Challenge, or announcement of the winner and/or all Challenge-related materials. By entering the Challenge, each entrant forever discharges, releases, and holds harmless Sponsor and each of its parent companies, subsidiaries, affiliates, and each of its directors, officers, employees, and agents from any and all liability, claims, losses, damages, causes of action, suits, and demands of any kind arising from or in connection with the Challenge, however caused.
SPONSOR’S RESERVATION OF RIGHTS: These Official Rules and Terms and Conditions are subject to modification by Sponsor. In the event of a dispute, all decisions made by Sponsor are final and binding. Sponsor reserves the right, in its sole discretion, to disqualify any person who tampers with or abuses the entry process, or who otherwise acts in violation of these Official Rules and Terms and Conditions. Sponsor further reserves the right, in its sole discretion, to cancel, terminate, or modify this Challenge if, for any reason, the Challenge is not capable of completion as planned, including due to force majeure or non-authorized human intervention that compromises or affects the administration, fairness, integrity, or proper conduct of the Contest.

LICENSE: By entering the Challenge, except where prohibited by law, each entrant represents and warrants that he/she has the right to grant and hereby grants to Sponsor (and their agents, successors, and assigns) a perpetual, worldwide, non-exclusive, no-charge, royalty-free, irrevocable, transferable, sublicensable through multiple tiers license to all intellectual property rights, including copyright, trade secret, patent and any other proprietary rights, to any and all entries, submissions, and information submitted to Sponsor as part of the Challenge, including the right to make, have made, use, offer to sell, sell, import, transfer, publish, post, or display, edit, modify, copy, reproduce, and distribute any and all such entries, submissions, and information, including without limitation the entrant’s name, photograph, likeness, voice, biographical information, any quotes attributable to the entrant. Without limitation, Sponsor will have the right to make publicly available and publicize any and all winning entries. Nothing contained in these Official Rules and Terms and Conditions obligates Sponsor to make use of any of the rights granted herein and each natural person granting publicity rights under this provision waives any right to inspect or approve any such use.

Each entrant hereby acknowledges and agrees that the relationship between the entrant and Sponsor is not a confidential, fiduciary, or other special relationship, and that the entrant’s decision to submit his or her entry for purposes of the Challenge does not place Sponsor in a position that is any different from the position held by members of the general public with regard to elements of the entry, other than as set forth in these Official Rules and Terms and Conditions. Each entrant understands and acknowledges that Sponsor has wide access to ideas, text, images, code, applications, software, and other creative materials. Each entrant also acknowledges that many ideas for software, technologies, applications, and online services may be competitive with, similar to, or identical to his or her entry and/or each other in idea, function, components, format, or other respects. Each entrant acknowledges and agrees that he or she will not be entitled to any compensation as a result of Sponsor’s use of any such similar or identical material that has or may come to Sponsor from other sources. Each entrant acknowledges and agrees that Sponsor does not now and will not in the future have any duty or liability (direct or indirect; vicarious, contributory, or otherwise) with respect to the infringement of protection of the entrant’s copyright, patent or other proprietary rights in and to his or her entry, including the solution contained or described therein. Each entrant acknowledges that, with respect to any claim by entrant relating to or arising out of Sponsor’s actual or alleged exploitation or use of any entry or other material submitted in
connection with the Challenge, the damage, if any, thereby caused to the entrant will not
be irreparable or otherwise sufficient to entitle such the entrant to seek injunctive or other
equitable relief, and the entrant’s rights and remedies in any such event are strictly
limited to the right to recover damages, if any, in an action at law.

PRIVACY POLICY/DISCLOSURES OF INFORMATION: Sponsor may collect and
use personal information that entrants provide to enter the Challenge to actually conduct
the Challenge and contact the potential winner(s). Personal information includes any
information that can be reasonably related to a specific individual, including name, postal
address, and telephone number. As noted above, Sponsor (including any successors or
assigns) may use names and e-mail addresses of Challenge participants for future
marketing solicitations by Challenge, unless the participant opts out of such marketing
uses. Sponsor’s complete privacy policy can be located at: https://partner.saverlife.org/privacy-policy/.

DATA USE: Sponsor may make available certain anonymous data to entrants solely for
the purpose of submitting an entry in the Challenge. Entrants shall maintain the security
and confidentiality of such data as they would their own highly confidential information
and should, at a minimum, protect such data from reasonably anticipated threats or
hazards, including from unauthorized access, loss, destruction, use, modification or
disclosure and ensure compliance with applicable data protection and privacy laws. Entrants may not use such data for any research or project outside of the Challenge, unless discussed with and agreed to in writing by Sponsor. Entrants may reproduce, duplicate, and copy such data in furtherance of the Challenge only. Entrants shall not disclose such data to third parties, unless discussed with and agreed to in writing by Sponsor. Any such data are provided to entrants on an “as is” basis and, except as otherwise stated herein, Sponsor makes no express or implied warranty of any kind. Entrants agree to indemnify, hold harmless and defend Sponsor, its trustees, officers, employees, and agents from and against any and all claims, suits, losses, damages, costs, fees, expenses (including attorneys’ fees), and other liabilities asserted by third parties, both government and non-government, resulting from or arising out of entrant’s use of such data and information derived therefrom, except to the extent that any such liability arises from the negligence or willful misconduct of Sponsor.