

2016 H&R Block Budget Challenge

Official Rules

NO PURCHASE IS NECESSARY TO ENTER OR WIN.

ELIGIBILITY: The 2016 H&R Block Budget Challenge (the “Challenge”) is open to legal residents of the fifty (50) United States and the District of Columbia, 14 years of age or older who are full-time students in grades 9 through 12 attending a public or private high school or equivalent grade level in a home study program located in the fifty (50) United States or the District of Columbia (each, an “Eligible Student”). Participation in the Challenge must be facilitated and approved by a classroom teacher who is a faculty/staff member currently employed and in good standing at such Eligible Student’s accredited high school or home study program and will be responsible for supervising such students (each, a “Facilitator”). Eligible Students must obtain consent from their parents or legal guardians prior to participating in the Challenge. Upon obtaining their parent or legal guardian’s consent, Eligible Students should participate in the Challenge without any assistance, instruction or guidance from their parent or legal guardian. Eligible Students are limited to playing the Challenge one (1) time per school semester, regardless of the number of Facilitators an Eligible Student may have participating in the Challenge (excluding Eligible Students in a home study program who may only participate in the Challenge one (1) time throughout the school year). In the event an Eligible Student participates in the Challenge during their first school semester and wishes to participate in the Challenge again (excluding Eligible Students in a home study program), he or she may do so but will no longer be eligible to win a prize for the remainder of the school year. Eligible Students that have participated in the Challenge during their first school semester must play under the same name for participation in the second school semester. For purposes of these Rules, an Eligible Student will be deemed to have participated in the Challenge upon completing his or her vendor selections for a given Simulation. Children of employees of HRB Tax Group, Inc. (“Sponsor”), ProperLiving, LLC, MDR, spokespeople for the Challenge, and their respective parents, subsidiaries, affiliates, promotion and advertising agencies (collectively, the “Challenge Organizations”) and members of the employees’ immediate families (spouse, mothers, fathers, sisters, brothers, wards, daughters or sons and their respective spouses, regardless of where they reside) and persons living in the same household of such employees, whether or not related, are eligible to enter but not eligible to win. Void where prohibited by law. Students who have participated in previous H&R Block Budget Challenges and have received a scholarship prize from Sponsor are eligible to participate in this year’s Challenge, however they will not be eligible to receive any scholarship or prize. Challenge is subject to all applicable federal, state and local laws.

Please Note: Participation will be limited to the first 195,000 Eligible Students registered during the Challenge Period; Facilitators and corresponding Eligible Students will no longer be eligible to register for the Challenge once/if the participation limit has been met. Registration and corresponding participation in the Challenge will be available on a first-come, first serve basis. Sponsor does not guarantee the opportunity to participate in the Challenge.

CHALLENGE OVERVIEW: The Sponsor is inviting Eligible Students to compete in a virtual Budget Challenge against Eligible Students in their classroom and Eligible Students in schools throughout the country. Each Eligible Student will be presented with a virtual salary and will be tasked with building a budget, paying recurring bills and making decisions regarding real-world expenses such as rent, utilities, car payments and insurance. Throughout the Challenge, students will be presented with spontaneous lifelike occurrences such as, for example and without limitation, car accidents, lost cell phones, or pay raises, and will be required to adjust their budget

accordingly to deal with such unexpected situations. Eligible Students will also have the opportunity to complete quizzes on various personal finance topics (including, without limitation, interest and retirement planning) to assist in their Challenge progress. By maximizing 401(k) savings, paying bills on time and responding correctly to quiz questions, Eligible Students will increase their individual Challenge score and also increase their classroom’s Challenge score average, which can be viewed on the Challenge Leaderboards (as outlined further below). However, it is also important to understand that Eligible Students will also be tasked with avoiding virtual fees and penalties when participating in the Challenge such as, for example and without limitation, late fees, overdraft fees, finance charges, and other penalties attributed to gameplay decisions that result in negative impacts to credit ratings, legal consequences, actual or threatened loss of employment, or other situations. Failure of an Eligible Student to properly finance for such situations may result in potential penalties that can decrease their individual Challenge score and also decrease their classroom’s Challenge score average.

HOW TO ENTER THE CHALLENGE: The Challenge begins at 11:55 PM local time on September 8, 2016 and ends at 11:55 PM local time on April 20, 2017 (“Challenge Period”). The Challenge Period will consist of six (6) simulation periods (each, a “Simulation Period”) as specified in the chart below. Class creation will close one (1) week prior to the start date for each Simulation Period. Updated scores will be available the morning after End Date once all time zones have been processed. Facilitator must create a class for a Simulation Period prior to the Class Creation Date specified below for the applicable Simulation Period. Eligible Students must complete their virtual vendor selections prior to the Vendor Selection Date specified below for the applicable Simulation Period. Failure to do so will result in such Eligible Students no longer being eligible to receive a prize for the applicable Simulation Period. Such students may participate in the applicable Simulation Period with the understanding that they are not eligible to compete for or receive a prize.

Simulation Period	Teacher Class Creation Date	Student Vendor Selection Date	Start Date	End Date
	Must create class by 11:55PM local time on:	Must complete by 9:00PM local time on:	Begins at 11:55PM local time on:	Ends at 11:55PM local time on:
1	September 1, 2016	September 8, 2016	September 8, 2016	November 17, 2016
2	September 15, 2016	September 22, 2016	September 22, 2016	December 1, 2016
3	September 29, 2016	October 6, 2016	October 6, 2016	December 15, 2016
4	January 5, 2017	January 12, 2017	January 12, 2017	March 23, 2017
5	January 19, 2017	January 26, 2017	January 26, 2017	April 6, 2017
6	February 2, 2017	February 9, 2017	February 9, 2017	April 20, 2017

Facilitators may visit the website at www.HRBDS.org and follow the directions to register their classroom for participation in the Challenge. Each classroom must contain a minimum of ten (10) Eligible Students and no more than forty (40) Eligible Students. Once Facilitator registration has been completed, Facilitators will Create classes selecting from the six (6) Simulation Periods identified in the chart above, receive a classroom registration code(s), and may then direct their Eligible Students to visit www.hrblock.budgetchallenge.com (the “Challenge Website”) and participate in the Challenge. For the purposes of these Official Rules, all participation in the Challenge and any/all information submitted will be collectively referred to as “Challenge Materials”. **Eligible Students must participate in the Challenge under the direct guidance and supervision of a Facilitator. Eligible Students participating in the Challenge with an after school group or club must do so under the direct guidance and supervision of a Facilitator.** Eligible Students may not access the Challenge Website until their Facilitator registers for the Challenge and provides them with a classroom registration code. Eligible

Students should compete on their own and should not collaborate or seek advice on game play from Facilitators, parents, or other Eligible Students participating in the Challenge. Facilitators should ensure that Eligible Students compete fairly in the Challenge without outside assistance and should not provide Eligible Students with specific advice on strategy or game play. Facilitators will have the opportunity to register and access a Facilitator account. A Facilitator account will not be eligible for any prizing and should only be used by Facilitators as an instructional tool for Facilitators to understand the Challenge and see the game play interaction from an Eligible Student's point of view. There will be a limit of one (1) Facilitator account per Facilitator per semester.

CLASSROOM & OVERALL LEADERBOARDS: The Challenge Website will include two (2) leaderboards; the Classroom Leaderboard and the Overall Classroom Leaderboard. By participating in the Challenge and submitting Challenge Materials, each Eligible Student and Facilitator acknowledges and agrees that their progress and score in the Challenge will be posted on the Classroom Leaderboard. The Classroom Leaderboard will include the first name and last name and scores of each Eligible Student in a Facilitator's classroom and is available for view only by Eligible Students and Facilitator for that class. The Overall Classroom Leaderboard will include, at a minimum, the classroom Team name and average score and engagement statistics for each classroom competing in that specific Simulation Period, and is viewable by the public. Each Eligible Student can view his/her individual rank amongst all participating Eligible Students in a specific Simulation via the Student Home on the Challenge Website, accessible via his/her unique login only. Each Eligible Student can view his/her Real-World Ready component scores and overall Real-World Ready rank via the Student Home on the Challenge Website, accessible via his/her unique login only. The Classroom Leaderboard, Overall Classroom Leaderboard, individual rank and Real-World Ready rank will be updated nightly. Challenge Organizations are not responsible for any unauthorized use of Challenge Materials by third parties.

In the event an Eligible Student is no longer able to participate in the Challenge for a valid reason such as, without limitation, relocation, long-term illness, or disability, he/she may be removed from the Challenge at Sponsor's sole discretion if the Facilitator provides Sponsor with appropriate documentation from an authorized administrator at his/her applicable school. Removal requests for Eligible Students must be received within four (4) weeks from the start of a Challenge semester; Sponsor will not be able to remove an Eligible Student from the Challenge after four (4) weeks have passed in a Challenge semester. Upon receipt and verification of such documentation, the Eligible Student in question will be permanently removed from participation in the Challenge, will no longer have log-in access to the Challenge Website, his/her Challenge score will be removed from the Challenge Leaderboard, and his/her Challenge participation will be removed from his/her classroom's Challenge score average as of the date they are removed. Eligible Students for whom no appropriate documentation is provided will not be removed from the Challenge and their score will continue to be reflected in their classroom's Challenge score average.

STUDENT SCHOLARSHIP WINNER DETERMINATION: There will be a total of 10 Student Scholarship Winners during the Challenge Period, five (5) for the first semester (Simulation Periods 1-3) and five (5) for the second semester (Simulation Periods 4-6). At the conclusion of each semester, the 5 Eligible Students with the highest overall "Real-World Ready" score among all participating Eligible Students for that semester will be deemed the potential Student Scholarship winners, subject to verification of eligibility and compliance with these Rules. The Real-World Ready score is calculated by determining the overall percentage an Eligible Student scored in behavior (out of a 100.0 percent possible Engagement Score, calculated by Challenge login frequency, frequency of late virtual bill payments and quiz participation); knowledge (out of

a possible 100.0 percent total quiz score); and skill (based on a possible 200.0 percent Simulation Target score). Winners will be determined by highest overall percentage (out of 400.0 percent possible), calculated out to the fourth decimal point with lowest credit card balance as a tiebreaker.

STUDENT SCHOLARSHIP WINNER NOTIFICATION: The Eligible Student who has been selected as a potential winner and his/her Facilitator will be notified by telephone, mail and/or email. A parent or legal guardian of each Eligible Student potential winner will then be required to sign an Affidavit of Eligibility, Liability and Publicity Release, which must be returned within seven (7) business days of the date of the initial notification. In the event such notification is undeliverable, the parent or legal guardian of such Eligible Student potential winner fails to sign and return requested documentation within seven (7) business days of date of issuance, or Sponsor's inability to contact the Facilitator of the Eligible Student potential winner or his/her parent or legal guardian within a reasonable time period or noncompliance with these Official Rules by a Facilitator or Eligible Student will result in disqualification, a runner-up may be notified, at Sponsor's sole discretion, and the same time frame and requirements will apply to such runner-up.

WINNERS & PRIZES: All prize winners are subject to verification of eligibility and compliance with these Official Rules.

STUDENT SCHOLARSHIP WINNER PRIZES (10) (five (5) awarded per Semester): A \$20,000 college scholarship, awarded in the form of a check to the approved, four-year accredited university or college to be applied solely to fees as billed by the school.

OVERALL PRIZE CONDITIONS: Limit one (1) Student Scholarship Winner Prize per Eligible Student throughout the Challenge. Scholarship funds will be delivered directly to the approved college or university to be applied solely to fees as billed by the school. All other associated costs of attending the college or university shall be borne by Recipient and are not the responsibility of Sponsor.

MISCELLANEOUS: Eligible Students and Facilitators are prohibited from sharing quiz questions with other Eligible Students, posting quiz responses to study sites, online forums, hacking any websites or participating in any fraudulent or inappropriate activities, including, without limitation, offering prizes or other inducements to Eligible Students for Challenge information, as determined by Sponsor in its sole discretion. By participating, each participating Eligible Student and Facilitator agrees: (a) to abide by these Official Rules and decisions of Sponsor, which shall be final and binding in all respects relating to this Challenge; and (b) to release, discharge and hold harmless Challenge Organizations, and their respective officers, directors, shareholders, employees, agents, the judges, and representatives and their affiliates of the foregoing (collectively, "Released Parties") and their respective affiliates from any and all injuries, liability, losses and damages of any kind to persons, including death, or property resulting, in whole or in part, directly or indirectly, from participant's participation in the Challenge or any Challenge-related activity or the acceptance, possession, use or misuse of any awarded prize. Released Parties are not responsible for late, lost, damaged, inaccurate, delayed, misdirected, incomplete, undeliverable, destroyed or stolen Challenge Materials; or for lost, interrupted or unavailable network, server, Internet Service Provider (ISP), website, or other connections, availability or accessibility or miscommunications or failed computer, satellite, telephone or cable transmissions, lines, or technical failure or jumbled, scrambled, delayed, or misdirected transmissions or computer hardware or software malfunctions, failures or difficulties, or other

errors or difficulties of any kind whether human, mechanical, electronic, computer, network, typographical, printing or otherwise relating to or in connection with the Challenge, including, without limitation, errors or difficulties which may occur in connection with the administration of the Challenge, the processing of Challenge Materials, the announcement of the prizes, or in any Challenge-related items. Released Parties are also not responsible for any incorrect or inaccurate information, whether caused by site users, tampering, hacking, or by any equipment or programming associated with or utilized in the Challenge. Released Parties are not responsible for injury or damage to any person's computer related to or resulting from participating in this Challenge or downloading materials from or use of the any website used in connection with this Challenge. Persons who tamper with or abuse any aspect of the Challenge or any website (including the Challenge Website), who act in an unsportsmanlike or disruptive manner or who are in violation of these Official Rules, as solely determined by Sponsor, will be disqualified and all associated Challenge Entries will be void. CAUTION: ANY ATTEMPT TO DELIBERATELY DAMAGE ANY WEBSITE OR UNDERMINE THE LEGITIMATE OPERATION OF THE CHALLENGE MAY BE IN VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES AND OTHER REMEDIES (INCLUDING ATTORNEYS FEES) FROM ANY SUCH INDIVIDUAL TO THE FULLEST EXTENT OF THE LAW, INCLUDING CRIMINAL PROSECUTION. Should any portion of the Challenge be, in Sponsor's sole opinion, compromised by virus, worms, bugs, non-authorized human intervention or other causes which, in the sole opinion of the Sponsor, corrupt or impair the administration, security, fairness or proper play, or submission of Challenge Entries, or if Challenge is unable to run as planned for any other reason, Sponsor reserves the right at its sole discretion to suspend, modify or terminate the Challenge and, if terminated, at its discretion, determine the potential winners for the Simulation Period(s) at issue from all eligible, non-suspect Challenge Materials received for the Simulation Period(s) at issue prior to action taken using the judging procedure outlined above.

LICENSE/USE OF CHALLENGE MATERIALS: By participating in the Challenge, and to the extent allowed by law, you grant the Released Parties a perpetual, worldwide, royalty-free, non-exclusive, sub licensable, unconditional and transferable license to edit, modify, cut, rearrange, add to, delete from, reproduce, encode, store, modify, copy, transmit, publish, post, broadcast, display, adapt, exhibit and/or otherwise use or reuse your Challenge Materials, name, likeness, voice, image, and biographical material including, but not limited to, all materials submitted in connection with the Challenge in any and all media, throughout the world, and in any manner, for trade, advertising, promotional, commercial, or any other purposes without further review, notice, approval, consideration, or compensation to entrant or any third party.

ARBITRATION: Except where prohibited by law, as a condition of participating in this Challenge, participant agrees that (1) any and all disputes and causes of action arising out of or connected with this Challenge, or any awards provided, shall be resolved individually, without resort to any form of class action, and exclusively by final and binding arbitration under the rules of the American Arbitration Association and held at the AAA regional office nearest the participant; (2) the Federal Arbitration Act shall govern the interpretation, enforcement and all proceedings at such arbitration; and (3) judgment upon such arbitration award may be entered in any court having jurisdiction. Under no circumstances will participant be permitted to obtain awards for, and participant hereby waives all rights to claim, punitive, incidental or consequential damages, or any other damages, including attorneys' fees, other than participant's actual out-of-pocket expenses (i.e., costs associated with participating in this Challenge), and participant further waives all rights to have damages multiplied or increased.

CHOICE OF LAW: All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of participant and Sponsor in connection with the Challenge, shall be governed by, and construed in accordance with, the substantive laws of the State of Delaware, USA.

REQUEST FOR WINNERS' NAMES: For the names of the winners (available after April 21, 2017), send a self-addressed stamped envelope to: 2015 H&R Block Budget Challenge Winners, c/o Ketchum, 3500 Lenox Avenue, Suite 1250, Atlanta, GA 30326, Attn: Allison Ducote for receipt no later than May 22, 2017.

SPONSOR: HRB Tax Group, Inc., One H&R Block Way, Kansas City, MO 64105.