

"Fuel Your Summer Giveaway"

Official Rules

1. **Who is eligible:** You must be a legal resident of one of the 50 United States or the District of Columbia, and must be of the legal age of majority in his/her jurisdiction of residence. NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE DOES NOT INCREASE OR IMPROVE YOUR CHANCES OF WINNING. THE ODDS OF WINNING WILL DEPEND UPON THE NUMBER OF ELIGIBLE ENTRIES RECEIVED DURING ANY APPLICABLE SWEEPSTAKES PERIOD. VOID WHERE PROHIBITED.
2. **Who is not eligible:** You are not eligible if you are an officer or employee of the sponsor or of radio stations or streaming services carrying The Dave Ramsey Show®; Endorsed Local Providers of sponsor or SmartVestor Pros or sponsor-trained Counselors; persons working on this sweepstakes at any level in any capacity or working for any outside companies or agencies involved in the sweepstakes, or if any of your immediate family members fall into any of these categories.
3. **How to Enter:** Enter this sweepstakes by completing and submitting the form found at <https://www.daveramsey.com/giveaway> or by mail as set forth below. All entries must be completed and received by sponsor during either Entry Period for the entrant to be qualified to win. Limit one online entry per person per day over the entire sweepstakes. The sweepstakes may be entered online only. All entries will be treated equally regardless of entry method. Limit thirty-one (31) total entries per person. Enter by the following methods:

(A) **Online Entry:** Entrants may enter only one time per day by completing and submitting the entry form only once, during the entry period, at one of the following URLs:

<https://www.daveramsey.com/giveaway>
<https://www.daveramsey.com/giveaway/fuel-your-summer>

4. **Entry Periods:** The sweepstakes shall consist of 4 entry periods. The entry period shall begin at 12:01 a.m. CST on the beginning date and end at 11:59 p.m. CST on the ending date. The sweepstakes periods are:

Period	Entry Period
1 (Grand Prize)	May 1, 2019 to May 31, 2019
2 (Weekly Prize)	May 1, 2019 to May 8, 2019
3 (Weekly Prize)	May 9, 2019 to May 15, 2019
4 (Weekly Prize)	May 16, 2019 to May 22, 2019

5. **The Drawing:** During Entry Periods 2-4, 5 entries will be randomly drawn for each prize (15 total) in consideration for the first place prizes as finalists for. All entries will be included in final drawing of grand prize (1 total). Decisions of the judges are final and binding.

Prizes are as follows:

Period/Entry Period	Prize
1 (Grand Prize)	\$500 Visa® gift card, \$1,000 Southwest Airlines gift card, \$3,500 cash for the winner to use on vacation and \$500 Dollar Car® car rental (Dollar tops out at \$500/week for their luxury SUV rental) (\$5000 USD Total Value)
2	\$250 USD (5 prizes)
3	\$250 USD (5 prizes)
4	\$250 USD (5 prizes)

6. **Necessary Availability:** Unless otherwise stated herein or prohibited by law, any entrant who is selected as a first place winner will be contacted by phone by Dave Ramsey or his team members. If any prize notification telephone call is not answered and/or if the e-mail notification is not answered within two (2) days or returned as undeliverable; or if potential winner and his/her guest are unavailable to travel within any time period specified by Sponsor; or if a potential winner is disqualified or otherwise determined to be ineligible or declines to accept the prize for any reason; or if a potential winner otherwise refuses or fails to comply with the Winner's Obligations listed below; the prize will be forfeited and an alternate potential winner may be selected from the remaining eligible entries received. Only three (3) alternate potential winners will be considered for the grand prize, after which any remaining prizes may remain un-awarded. Winners may or may not be announced on The Dave Ramsey Show®. The Winning Entrants who are successfully contacted by phone must also be available to appear by telephone or in person on The Dave Ramsey Show®, should The Lampo Group request this as part of the winner's announcement, unless prohibited by law. By entering, you grant us the right to use and publish your name, city and state of residence online, in print, email, and any other media in connection with this year's sweepstakes but not as an endorsement of any business or service.
7. **Winner's Obligations:** The prize winners are required to execute an affidavit of eligibility as well as the sponsors' liability and release within two (2) days following the date of notification. Non-compliance within these obligations may result in disqualification and selection of an alternate winner. The Lampo Group, LLC reserves the right to use and publish the names of winners and appropriate images in print and in any other media in connection with this promotion, for advertising and promotional purposes of this giveaway and sweepstakes without additional compensation unless prohibited by law. The winner must sign and return an appropriate IRS form, if applicable, before receiving a prize. Winners must satisfy all obligations and sponsor must receive all required fully executed documents by the date provided by the sponsor once notified.
8. **Entries:** You may enter only one time during each 24-hour calendar day of the sweepstakes. Multiple automated entries, or entries submitted by others on your behalf, or entries submitted by you using different identities or addresses, will be considered fraudulent, rendering you ineligible for any prize on any day. Incomplete entries will not be eligible to win.

9. **Prize Values:** The total value of all prizes awarded, during the sweepstakes, will be approximately \$8,750. A total of (15) Entrants will receive a check delivered by a Ramsey Solutions team member or Ramsey Solutions' selected third party vendor.

Prize	Value
Cash	\$250 USD

A total of (1) Entrants will receive a check and physical prize items delivered by a Ramsey Solutions team member or Ramsey Solutions' selected third party vendor.

Prize	Value
Grand Prize	\$500 Visa® gift card, \$1,000 Southwest Airlines gift card, \$2,000 cash for the winner to use on vacation and \$500 Dollar Car® car rental (Dollar tops out at \$500/week for their luxury SUV rental) (\$5000 USD Total Value)

*Prize values are estimated retail value of each individual prize, unless otherwise stated.

10. **Prizes Restrictions:** Prizes cannot be substituted, assigned, transferred, or redeemed for cash by winner; however, Sponsor reserves the right to make equivalent prize substitutions at its sole discretion. Sponsor will not replace any lost or stolen Prizes. Prizes cannot be used in conjunction with any other Sweepstakes or offer. No refunds, compensation or alternative prizes will be offered.
11. **Entries not received:** The sponsor shall not be responsible for lost, late, or misdirected entries; or for any computer, online, telephone or technical malfunctions that may occur. All entries become the property of the sponsor and will not be returned. Odds of winning a prize will depend on the number of eligible entries received. Neither product purchases nor email or mobile opt-ins will increase an individual's chances of winning. Sponsor reserves the right, at our sole discretion, to disqualify anyone who tampers with the entry process, and to cancel, terminate, modify, or suspend the sweepstakes and giveaway if anything required for its conduct should malfunction or be deemed illegal.
12. **Taxes:** All taxes on prizes are the responsibility of the prize winners. Winners must sign an IRS Form W-9 before receiving any prize. The sponsor will issue an IRS Form 1099 for your winnings. Pursuant to IRS Circular 230, these Rules nor any other communication regarding this sweepstakes and giveaway is for the purpose of helping you avoid any penalties that may be imposed by federal tax law, and no affected taxpayer may use this sweepstakes or its rules in that manner.
13. **Entrant's agreement:** By entering, you unconditionally agree to and accept the terms of these official rules and by the decisions we make regarding this giveaway and sweepstakes, which are final and binding on all matters. If you do not agree to that, please do not enter. Receipt of prizes is dependent upon full, timely completion of all requirements.
14. **Announcing winners:** Sponsor shall be required to make one attempt to reach winners for notice of winning. The method of contact shall be subject to sponsor's sole discretion. Winners not contacted by phone at the time of their selection will be notified by e-mail

and/or by a later telephone call, and still may be announced live during the Dave Ramsey Show® on the radio or via one of our email newsletters.

15. **Entrant's release:** Entrants agree that any and all disputes, claims and causes of action arising out of, or connected with, the sweepstakes or any prize shall be resolved individually, without resort to any form of class action, and exclusively by the appropriate court located in Williamson County, Tennessee; (b) any and all claims, judgments, and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering but in no event attorney's fees; and (c) under no circumstances will entrant be permitted to obtain awards for, and entry hereby waives all rights to claim punitive, incidental and consequential damages and any other damages, other than out-of-pocket expenses, and any and all rights to have damages increased or multiplied. **SOME JURISDICTIONS PROHIBIT EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO PORTIONS OF THE ABOVE MAY NOT APPLY TO YOU.** All issues or questions concerning validity, construction, interpretation or enforceability of these rules, entrant's rights or obligations, or the rights or obligations of the sponsor, shall be governed by, and construed in accordance with the laws of the State of Tennessee, without regard to any choice of law rules.
16. **Termination of Sweepstakes:** We reserve the right, at our sole discretion, to disqualify anyone who tampers with the entry process, and to cancel, terminate, modify, or suspend the sweepstakes if anything required for its conduct should malfunction or be deemed illegal. Should this sweepstakes be terminated prior to the end of any entry period, which we may do at our sole discretion, a notice will be posted on <https://www.daveramsey.com/giveaway>.
17. **Jurisdiction and Venue:** Tennessee law applies to this sweepstakes. Void where prohibited for any reason. All disputes resulting in legal action shall be resolved in the state or federal courts having jurisdiction over Williamson County, Tennessee, and entrant consents to the exclusive jurisdiction of those courts. Should sponsor find it necessary to seek legal assistance to enforce its rights, it shall be entitled to recover its reasonable legal expenses and attorney's fees.
18. **Disclaimer:** Sponsor assumes no responsibility for anything that happens outside of our control to delay or prevent your entry, and we assume no responsibility for anything within our control that delays or prevents your entry except where by the exercise of ordinary care we could have kept it from happening or promptly corrected it. Sponsor assumes no liability whatsoever related to the prize, including any tax or other issues associated with acceptance, use of the prize, or contracting with the prize provider. Sponsor is not responsible for any tax implications of the acceptance of any prize and makes no representation regarding the tax implications of accepting the prize or using any service of prize provider.
19. **Winners' list:** For a list of winners, send a self-addressed, stamped envelope to The Lampo Group, 1749 Mallory Lane, Brentwood, Tennessee 37027, Attn. Fuel Your Summer Giveaway Winners - Marketing Department. Unless otherwise required by law, requests received after one month following the drawing date will not be filled.

20. **The sponsor:** This giveaway is sponsored by The Lampo Group, LLC, 1749 Mallory Lane, Brentwood, Tennessee 37027.
21. **Privacy:** Information collected from Entrants is subject to the Privacy Policy which may be found at <http://www.daveramsey.com/company/privacy-policy/>
22. **Rights claimed:** This sweepstakes and these Rules are Copyright 2018 by Lampo Licensing, LLC, and all rights are reserved. All rights to our trademarks and trade names owned by Lampo Licensing, LLC, and its affiliates, are likewise reserved.