



KENTUCKY
Education Savings Plan Trust



Dear Elementary School Representative:

The Kentucky Education Savings Plan Trust (KESPT) is inviting elementary schools to participate in a fun and imaginative statewide contest called **The Dream Out Loud Challenge**. Students in Pre-Kindergarten through 6th grade can submit an original drawing, poem, essay or video answering the question "How will I change the world after I go to college?"

A total of eight winners will be selected by a panel of judges. Winners will receive a \$1,000 KESPT college savings plan account, and their schools will receive a \$500 check. The Challenge begins on January 15, 2018, and ends on March 19, 2018.

The prize categories are shown below:

Pre-K* & K

\$1,000 for winning video or drawing
\$1,000 for winning poem or essay

Grades 1 & 2

\$1,000 for winning video or drawing
\$1,000 for winning poem or essay

Grades 3 & 4

\$1,000 for winning video or drawing
\$1,000 for winning poem or essay

Grades 5 & 6

\$1,000 for winning video or drawing
\$1,000 for winning poem or essay

To participate, schools are encouraged to copy and distribute any of the enclosed materials to students and their families. The materials can also be viewed and downloaded at KYSaves.com/DreamOutLoud, where families have the option to enter the Challenge online.

For more information, including the official rules, please visit KYSaves.com/DreamOutLoud or contact Jordan Sok at jordan@heartlandcommunicate.com or at (859) 519-7750.

We hope your school will consider participating in the Kentucky Dream Out Loud Challenge. It offers students an opportunity to think creatively about their futures and possibly win a prize that could help them realize their dreams, and it offers your school an opportunity to receive a \$500 cash award.

More than \$106,000 in prizes have been distributed to nearly 115 families and schools over the last eight years, as illustrated on the map on the reverse side of this letter. This year, it could be your school!

Sincerely,

David Lawhorn
Manager
Kentucky Education Savings Plan Trust

*Pre-kindergarten (also called Pre-K or PK) can be a classroom-based preschool program for children below the age of five in the United States (when kindergarten starts). It is also considered day care with some educational content for children younger than five, provided by elementary schools or preschools or libraries.



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WHAT: The Dream Out Loud Challenge is a creative contest that gives parents of Kentucky students in Pre–Kindergarten through grade 6 (Pre–K through 6) a chance to win a \$1,000 college savings account and \$500 for their child’s 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 school students in Pre–Kindergarten through grade 6 (Pre–K through 6), including home–schooled students.

WHEN: The contest will run from January 15–March 19, 2018. Mailed entries must be postmarked by March 19 and received by March 23, 2018.

HOW: Students submit an original drawing, video, essay or poem 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, c/o United Mail, 4410 Bishop Lane, Louisville, KY 40218. Videos **MUST** be submitted online and may not exceed 60 seconds in length or 30 MB in size. Entries containing videos that exceed size and length limits will receive an error message and will not be accepted.

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

AWARDS: Eight \$1,000 KESPT accounts will be awarded, one to each winning category:

- Grades Pre–K & K: \$1,000 Drawing/Video Award
\$1,000 Essay/Poetry Award
- Grades 1 & 2: \$1,000 Drawing/Video Award
\$1,000 Essay/Poetry Award
- Grades 3 & 4: \$1,000 Drawing/Video Award
\$1,000 Essay/Poetry Award
- Grades 5 & 6: \$1,000 Drawing/Video Award
\$1,000 Essay/Poetry Award

The winner’s school will also receive a \$500 check. Winners will be selected by a panel of judges.

RECOGNITION: Winners will have their name, grade, school and winning work displayed at kysaves.com.

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, prize descriptions and entry requirements.

Consider the investment objectives, risks, charges and expenses before investing in the Kentucky Education Savings Plan Trust (KESPT). Please visit 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. (TFI), Plan Manager. TIAA–CREF Individual & Institutional Services, LLC, member FINRA/SIPC, distributor and underwriter for the Kentucky Education Savings Plan Trust (KESPT).



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No public funding is used for KESPT marketing, promotions or contest awards. Funding for marketing is provided by the program manager, TIAA-CREF Tuition Financing, Inc. (TFI).

AFTER COLLEGE

I WILL...

be an artist



The
**Dream
Out Loud**
Challenge

Attention, Kentucky students in Pre-Kindergarten through grade 6:
Tell us how you will change the world after college.

**YOU COULD WIN A \$1,000
COLLEGE SAVINGS ACCOUNT
AND \$500 FOR YOUR SCHOOL!**

Submit a drawing, video, poem or essay between
January 15–March 19, 2018

KYSaves.com/DreamOutLoud



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Entries must meet length requirements. No purchase necessary to enter or win. Void where prohibited. Mailed entries must be postmarked by March 19, 2018, and received by March 23, 2018. Visit KYSaves.com/DreamOutLoud for official rules and award details. Sponsored by the Kentucky Higher Education Assistance Authority (KHEAA) and the Kentucky Education Savings Plan Trust (KESPT). TIAA-CREF Tuition Financing, Inc. (TFI), Plan Manager.

AFTER COLLEGE

I WILL...

take
photographs

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**Dream
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DREAM OUT LOUD OFFICIAL ENTRY FORM

Student's Name _____

Grade _____ Teacher _____

Name of School where you received this entry form _____

Type of Entry: Drawing Essay Poem (Please check one only. Video entries must be submitted online)

DIRECTIONS:

Please staple your entry to this form. Upload your video* at KYSaves.com/DreamOutLoud. Please use the student's full name as the video title. Entries exceeding length and size requirements will be disqualified. See Official Contest Rules for complete entry instructions.

PARENT/LEGAL GUARDIAN SIGNATURE REQUIRED ON THIS DOCUMENT. SUBMISSION IS NOT VALID WITHOUT PARENT/LEGAL GUARDIAN SIGNATURE.

CONTEST CONSENT AND RELEASE:

I am or represent the parent or legal guardian of _____ (herein referred to as "Student") and warrant that I have the legal authority to give permission on behalf of the Student to participate in this contest. I grant to KHEAA and TIAA-CREF Tuition Financing, Inc. (TFI) the right to use the Student's name and likeness in advertising, photography and promotion without further compensation or permission, except where prohibited by law. All entries become the sole property of KHEAA and may be used to promote KESPT. I acknowledge that the Student's entry is his/her original work and does not infringe upon or violate rights of any third party. I grant KHEAA the right to edit, publish, promote and otherwise use the Student's entry materials without permission, notice or compensation. Drawings, essays, poems and videos will not be returned. I have read and agree to the Official Contest Rules of the Dream Out Loud Challenge.

Print Parent/Guardian Name _____

Signature _____

Date _____ Home Address _____

City _____ State _____ ZIP _____

Email _____

Home Phone _____ Cell Phone _____

I am a Kentucky Education Savings Plan Trust (KESPT) account owner.

Please send information about saving for college with KESPT.

I would like to open an account. Please send me a KESPT enrollment kit.

The Kentucky Education Savings Plan Trust will not share your information with third parties for marketing purposes.

*Uploaded videos may not exceed 60 seconds or 30 MB. Videos exceeding length or size requirements will trigger an error message and will not be accepted. Videos must be uploaded in Apple Quicktime Movie (.mov), MPEG-4 Video (.mp4) or MPEG Video (.mpg) file format.