

\$5,000 NO-ESSAY GRAD SCHOOL SCHOLARSHIP BY SALLIE

SWEEPSTAKES OFFICIAL RULES

NO PURCHASE NECESSARY TO ENTER OR WIN. MAKING A PURCHASE WILL NOT IMPROVE YOUR CHANCES OF WINNING.

SPONSOR: SLM Education Services, LLC ("Sallie") is the Sponsor of the Sweepstake. Entrants acknowledge and agree that they are subject to and consent to all notices posted online, including but not limited to the Sponsor's Privacy Notice and Privacy Policy.

SWEEPSTAKES PERIOD: The **\$5,000 No-Essay Grad School Scholarship by Sallie Sweepstakes** (the "Sweepstakes") begins at 12:00:01 AM Eastern Time ("ET") Thursday, February 5, 2026 and ends at 11:59:59 PM ET on Thursday, December 31, 2026 (the "Sweepstakes Period") and consists of four (4) segments (each a "Sweepstakes") as set forth in the table below. Each Sweepstake has a corresponding entry period ("Sweepstakes Entry Period"). Sponsor's computer is the official clock for this Sweepstakes.

Sweepstakes Entry Periods: There are four (4) Sweepstakes Entry Periods as set forth in the chart below. **Entries must be received during the listed Sweepstakes Entry Period to be eligible for the applicable Sweepstake. Non-winning Entries for any Sweepstake will not be rolled over to subsequent Sweepstakes.**

Sweepstakes Number	Sweepstakes Entry Period Start Date: 12:00:00 AM ET on	Sweepstakes Entry Period End Date: 11:59:59 PM ET	Sweepstakes Drawing Date: on or about
1	02/05/26	03/31/26	04/10/26
2	04/01/26	06/30/26	07/10/26
3	07/01/26	09/30/26	10/10/26
4	10/01/26	12/31/26	01/10/27

ELIGIBILITY: The \$5,000 No-Essay Grad School Scholarship by Sallie Sweepstakes is only open to legal residents of the 50 United States, the District of Columbia and any US Territory age 18 or older at the time of entry, and who meet one (1) of the four (4) following eligibility requirements at the time of entry: 1) a parent or guardian who currently has a student enrolled in an accredited college or university located within the United States; 2) a student who is currently enrolled in an accredited college or university located within the United States; 3) a parent or guardian who has a student who will enroll in an accredited college or university located in the United States within three (3) to six (6) months from the Sweepstakes Drawing Date for the applicable Sweepstakes; or 4) a student who will enroll in an accredited college or

university located in the United States within three (3) to six (6) months from the Sweepstakes Drawing Date for the applicable Sweepstakes (each an “Entrant”).

Void outside the U.S. and wherever prohibited by law. Employees of the Sponsor, SLM Education Services, LLC, and its parents, members, agencies, affiliates, and subsidiaries, and their immediate family members (spouse, parents, children and siblings, and their respective spouses) and persons living in the household of each are not eligible to participate. All federal, state and local laws and regulations apply.

ENTRY: There is one (1) method of Entry.

Method: Online Entry: Participants may enter by visiting the Sweepstakes Online Landing Page at <https://www.sallie.com/scholarships/grad-no-essay>, completing the online entry form and submitting to receive one (1) Sweepstakes Entry (the “Entry”) per Sweepstakes Entry Period. **Entries must be received within the listed Sweepstakes Entry Period and in compliance with these Rules to be eligible for that Sweepstakes and Sweepstakes Drawing. Please see the table above for the Sweepstakes and related Sweepstakes Entry Periods.**

Limit: For each Sweepstakes, one (1) Entry per month during the applicable Sweepstakes Entry Period, and per email address. For Sweepstakes No. 1, with the Sweepstakes Entry Period of 02/01/2026 to 03/31/2026, Entrants may submit one Entry per month with a maximum of two (2) Entries per email address for this Sweepstakes during the corresponding Sweepstakes Entry Period. For Sweepstakes Nos. 2, 3 and 4, Entrants may submit one Entry per month with a maximum of three (3) Entries per an email address per each Sweepstakes and corresponding Sweepstakes Entry Period. If the Entrant desires to enter one (1) Entry per a Sweepstakes, then the Entrant may submit the Entry at any time during the corresponding Sweepstakes Entry Period. If an Entrant desires to submit more than one (1) Entry per Sweepstakes, then the Entrant must submit each additional Entry in a different month within the same Sweepstakes Entry Period. For example, If an applicant wants to enter Sweepstakes 4 (as set forth in the table above), and wishes to enter more than one (1) Entry up to the three (3) permissible Entries per month for that Sweepstakes, then each Entry must be made in one of the three months for the corresponding Sweepstakes Entry Period: The first Entry must be received by the Sponsor between October 1 and October 31, 2026. The second Entry must be received by the Sponsor between November 1 and November 30, 2026. The third Entry must be received by the Sponsor between December 1 and December 31, 2026. There shall be no more than one (1) Entry per month per Sweepstakes, per Sweepstakes Period, per email. Any Entries received that are in violation of these time limits shall not be accepted and shall not be considered an eligible Entry.

RANDOM DRAWING: One (1) winner will be selected for each Sweepstakes in a random drawing from among all eligible Entries received during that corresponding Sweepstakes Entry Period. The anticipated drawing date for each Sweepstakes is listed in the table above. The drawings will be performed by an independent sweepstakes agency (“Administrator”), whose decisions are final and binding in all matters related to this Sweepstakes.

WINNER NOTIFICATION, VERIFICATION, AND DISQUALIFICATION: Potential Grand Prize winner will be notified via email and/or phone within 30 days of the selection of a Grand Prize winner. The Grand Prize shall be sent to the student's college or university within 45 business days of verification of current enrollment of the Grand Prize winner or their student in an accredited college or university located within the United States. If the Grand Prize winner or their student cannot provide proof of current enrollment pursuant to the Verification and Proof of Enrollment section below, the Grand Prize winner shall be disqualified and shall no longer be eligible for and/or shall forfeit/be disqualified from the entirety of the Sweepstakes Grand Prizes.

Except where prohibited by law, the potential Grand Prize winner shall be disqualified and shall no longer be eligible for and/or shall forfeit/be disqualified from the entirety of any Sweepstakes Grand Prize (i) if Releases, as defined below, are not returned or returned as undeliverable, (ii) if the potential Grand Prize winner cannot accept or receive the Grand Prize for any reason, (iii) if the potential Grand Prize winner is not in compliance with these Official Rules or (iv) if any of the disqualifying criteria listed in these Rules are applicable. In the event the potential Grand Prize winner is disqualified, Administrator may select one (1) alternate winner.

Releases.

Except where prohibited by law, the potential Grand Prize winner will be required to sign and return, within seven (7) days of notification, an Affidavit of Eligibility, a Liability Waiver, and a Publicity Release (collectively, "the Releases"). These Releases will require, among other things, that the potential Grand Prize winner provide their social media handles and Social Security Number, as well as the name and information of the college or university in order to distribute the Grand Prize to the appropriate school. If the potential Grand Prize winner is a parent or guardian, they must also provide such information about their student and obtain the student's consent to a Publicity Release and Liability Waiver. Potential Grand Prize winners who are minors in their state of residence must have their parent or guardian execute the Releases.

Verification and Proof of Enrollment. Except where prohibited by law, the potential Grand Prize Winner will not be deemed a Grand Prize winner until Sponsor's receipt of the Releases, clearance of a background check, and confirmation that they are in compliance with these Official Rules. The potential Grand Prize winner must submit proof of their or their student's current or future confirmed enrollment (at the time of submission of proof) in an accredited college or university located within the United States within forty-five (45) days of notification of Grand Prize.

Failure to provide proof of confirmed enrollment within the time limits shall disqualify the potential Grand Prize winner and they shall no longer be eligible for and/or shall forfeit/be disqualified from the Sweepstakes Grand Prize.

Background Check: Each potential Grand Prize winner consents and agrees to a background check upon request of Sponsor to confirm eligibility and compliance with these Rules and to help ensure that the use and participation of any such person in the Sweepstakes and advertising or publicity for the Sweepstakes will not bring into public disrepute, contempt, scandal or ridicule or reflect unfavorably on the Sweepstakes or Sponsor (collectively the "Reputation Risks"), as determined by Sponsor in its sole discretion. Reputation Risks may include a criminal record; publication of false or misleading claims about Sponsor and its products or services, that defames, misrepresents or contains disparaging remarks about Sponsor, its products or services, or other people or companies; communication of any message or image that is inconsistent with Sponsor's positive image and/or good will with which Sponsor wishes to associate; or publication of content that violates any rule, law or regulation. Sponsor reserves the right to disqualify a potential Grand Prize winner on the basis of the findings of any Reputation Risks from such background check or if a potential Grand Prize winner fails to properly authorize and/or provide the required information in connection with such background check. If the potential Grand Prize winner is a parent or guardian then no background check is required for the parent or guardian but they must obtain consent from their student to have such background check performed on the student, and such background check shall be subject to the terms in this section.

PRIZE/APPROXIMATE RETAIL VALUE ("ARV")/ODDS: During the Sweepstakes Period, there will be four (4) Grand Prizes available to be won, with a **total value of all Grand Prizes available to be won: \$20,000.00.**

For each Sweepstakes and corresponding Sweepstakes Entry Period, there will be one (1) Grand Prize awarded for an amount of US \$5,000.00. Odds of winning a prize will depend upon the total number of Entries received for each Sweepstakes per each corresponding Sweepstakes Entry Period.

There is a limit of one (1) Grand Prize per person per Sweepstakes per corresponding Sweepstakes Entry Period.

PRIZE CONDITIONS: The Grand Prize will be disbursed directly and only to the student's accredited college or university located in the United States as designated by the Grand Prize Winner and student's enrollment verified by Sponsor. Sponsor is not responsible for the application, allocation or return of any Grand Prizes sent to such college or university. No Grand Prize nor any monetary amount shall be sent or payable by Sponsor directly to the Grand Prize winner or their student.

Prizes are non-assignable and non-transferable. No substitution is permitted except if prize is unavailable, in which case a prize of equal or greater value will be awarded. No exchange or substitution of prizes, except at the sole discretion of the Sponsor.

The winner is responsible for all federal, state and local taxes, if applicable. Any other incidental expenses associated with the receipt and/or use of prize is the winner's sole

responsibility. Except where prohibited by law, Entry and acceptance of a Grand Prize constitute permission to use winner's name, prize won, hometown, likeness, video tape, photographs, and statements for purposes of advertising, promotion and publicity (including online posting) in any and all media now or hereafter known throughout the world in perpetuity, without additional compensation, notification or permission.

GENERAL RULES: Participating Entrants agree to these Official Rules and the decisions of Administrator and the Sponsor, and release the Sponsor and its affiliated companies, and all other businesses involved in this Sweepstakes, as well as the employees, officers, directors and agents of each, from all claims and liability relating to their participation in the promotion, and the acceptance and use/misuse of the prize offered. Winner assumes all liability for any injury or damage caused or claimed to be caused by participation in this Sweepstakes or use/misuse or redemption of the prize. Sponsor is not responsible for any typographical or other error in the printing of the offer, administration of the Sweepstakes or in the announcement of the prize.

If for any reason this Sweepstakes is not capable of running as planned due to an infection by a computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes beyond the control of the Sponsor which corrupt or affect the administration, security, fairness, integrity, or proper conduct of this Sweepstakes, the Sponsor reserves the right at its sole discretion, to disqualify any individual who tampers with the entry process, and to cancel, terminate, modify or suspend the Sweepstakes, at which time, Sponsor will conduct a random drawing from among all eligible entries received at the time of the Sweepstakes termination. The Sponsor assumes no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction or unauthorized access to, or alteration of, entries. The Sponsor is not responsible for any problems or technical malfunctions of any telephone network or telephone lines, computer on-line systems, servers, or providers, computer equipment, software, failure of any e-mail or entry to be received by the Sponsor due to technical problems, human error or traffic congestion on the Internet or at any Web site, or any combination thereof, including any injury or damage to participant's or any other person's computer relating to or resulting from participating in this Sweepstakes or downloading any materials in this Sweepstakes. Sponsor is not responsible for incompatibility of entrant's hardware, software or browser technology.

In the event of a dispute over the identity of an online Entrant, Entry will be deemed submitted by the "Authorized Account Holder" of the e-mail address submitted at time of entry.

Authorized Account Holder means the natural person who is assigned to an e-mail address by an Internet access provider, online service provider, or other organization that is responsible for assigning e-mail addresses for the domain associated with the submitted e-mail address.

Sponsor may ask any Entrant or potential winner to provide Sponsor with proof that such party is the authorized account holder of the wireless phone associated with the Entry. Entry materials/data that have been tampered with or altered, or mass entries or entries generated by a script, macro or use of automated devices are void. The Sponsor is not responsible for: (i) error, omission, interruption, deletion, defect, delay in operations or transmission, theft or

destruction or unauthorized access to or alterations of entry materials, or for technical, network, telephone equipment, electronic, computer, hardware or software malfunctions of any kind, or inaccurate transmission of or failure to receive entry information by Sponsor on account of technical problems or traffic congestion on the Internet or at any web site or any combination thereof; or (ii) any injury or damage to entrant's or any other person's computer related to or resulting from participating in the Sweepstakes. By participating in the Sweepstakes, you (i) agree to be bound by these Official Rules, including all eligibility requirements, and (ii) agree to be bound by the decisions of Sponsor and the Administrator, which are final and binding in all matters relating to the Sweepstakes. Failure to comply with these Official Rules may result in disqualification from the Sweepstakes. Sponsor reserves the right to: (i) permanently disqualify from any Sweepstakes it sponsors any person it believes has intentionally violated these Official Rules; and (ii) withdraw the online method of entry if it becomes technically corrupted (including if a computer virus or system malfunction inalterably impairs its ability to conduct the Sweepstakes), and to select a winner from among all eligible entries received prior to withdrawal.

ANY ATTEMPT BY AN INDIVIDUAL, WHETHER OR NOT AN ENTRANT, TO DELIBERATELY DAMAGE, DESTROY, TAMPER OR VANDALIZE THIS WEB SITE OR INTERFERE WITH THE OPERATION OF THE SWEEPSTAKES, IS A VIOLATION OF CRIMINAL AND CIVIL LAWS AND SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES AND DILIGENTLY PURSUE ALL REMEDIES AGAINST ANY SUCH INDIVIDUAL TO THE FULLEST EXTENT PERMITTED BY LAW.

DISPUTES: Except where prohibited, Entrant agrees that any and all disputes, claims and causes of action arising out of, or connected with, the Sweepstakes or any prize awarded shall be resolved individually, without resort to any form of class action, and exclusively by the appropriate court located in the state of Delaware. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, Entrant's rights and obligations, or the rights and obligations of the Sponsor in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the laws of the state of Delaware without giving effect to any choice of law or conflict of law rules (whether of the State of Delaware or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the state of Delaware. The remedy for any claim shall be limited to actual damages, and in no event shall any party be entitled to recover punitive, exemplary, consequential, or incidental damages, including attorney's fees or other such related costs of bringing a claim, or to rescind this agreement or seek injunctive or any other equitable relief.

THE PARTIES HEREBY WAIVE THEIR RIGHT TO JURY TRIAL WITH RESPECT TO ALL CLAIMS AND ISSUES ARISING OUT OF OR RELATING TO THIS AGREEMENT WHETHER SOUNDING IN CONTRACT OR TORT, AND INCLUDING ANY CLAIM FOR FRAUDULENT INDUCEMENT THEREOF.

PRIVACY: By entering and providing the required entry information, Entrants acknowledge that the Sponsors may also send information, samples or special offers it believes may be of interest to Entrant, or other information or goods offered by its marketing partners. Personal

information collected from online Entrants is subject to the Privacy Policies, which can be found at www.sallie.com/legal/privacy-policy.

OFFICIAL RULES REQUEST: To request a copy of the Official Rules, visit <https://www.sallie.com/scholarships/grad-no-essay> or send a self-addressed, stamped envelope to: \$5,000 No-Essay Grad School Scholarship by Sallie Sweepstakes Official Rules Request, PO Box 654, Social Circle, GA 30025-654.

WINNER LIST: For a written confirmation of the winner (available after January 12, 2027) send a self-addressed stamped envelope to: \$5,000 No-Essay Grad School Scholarship by Sallie Sweepstakes Winner Confirmation Request, PO Box 654, Social Circle, GA 30025-654.

ADMINISTRATOR: The US Sweepstakes & Fulfillment Company, 625 Panorama Trail, Suite 2100, Rochester, NY 14625.

SPONSOR SLM Education Services, LLC, 300 Continental Drive, Newark, DE 19713.

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