



**BOOST  
FOR OUR  
HEROES**



9325 Sky Park Court, Suite 260  
San Diego, CA 92123  
Phone: 858.810.7007  
[info@sdfc.org](mailto:info@sdfc.org)

## Boost for Our Heroes Application Form

Checklist – Please check each line when completed:

- Completed Financial Analysis Session - must be done by completing one of the following:
  - The Smart With Your Money ("SWYM") Workbook
  - Counseling session via phone or in person with a Certified Credit Counselor
- Pass SWYM Workbook Test
- Fill in all personal information, hardship description and what the money would be used for
- Include proof of income (tax returns or pay stubs)
- Include proof of military status
- Include a photo or video (optional)
- Read Official Rules
- Sign and Date

### Military member Information

First Name:

Last Name:

DOB (mm/dd/yyyy):

SS# (###-##-####):

Address:

City:

State:

Zip:

Home Phone:

Cell Phone:

Work Phone:

Email:

Military ID:

Branch of Service:

Number of Dependents in household (including self):

Number of Children:

Ages of Children:

Co-Applicant First Name:

Co-Applicant Last Name:

Co-Applicant DOB (mm/dd/yyyy):

Co-Applicant SS# (###-##-####):

Co-Applicant Address:

Co-Applicant City:

Co-Applicant State:

Co-Applicant Zip:

Co-Applicant Home Phone:

Co-Applicant Cell Phone:

Co-Applicant Work Phone:

Co-Applicant Email:

Relationship to military member:



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Tell us more about your situation. A video may be used in lieu of or in addition to writing below:

1. Please provide a detailed description of your financial hardship. (150-1,000 words)



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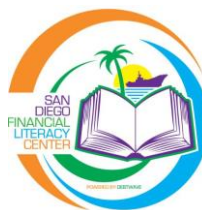


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2. If selected, what would you do with the money? How would this money help you and/or your family?



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## Boost for Our Heroes Contest Official Rules (“RULES”)

NO PURCHASE NECESSARY TO ENTER OR WIN THIS CONTEST. VALID IN THE 50 UNITED STATES, AND THE DISTRICT OF COLUMBIA. VOID WHERE PROHIBITED OR RESTRICTED BY LAW.

### 1. Agreement to Rules

In order to enter the Boost for Our Heroes Contest (“CONTEST”), you must agree to these Official Rules (“RULES”). Your submission or entry in the Contest constitutes your agreement to these Rules. You may not submit an entry to the Contest and are not eligible to receive the prize described in these Rules unless you agree to these Rules.

### 2. Eligibility

The Contest is open to legal residents of the 50 United States and District of Columbia who are 18 years of age or older at time of entry and are current, former or retired members of the United States military, and the immediate family members of such persons (spouses, domestic partners, parents, grandparents, siblings, children, and grandchildren). Employees of DebtWave Credit Counseling, Inc. (Main Sponsor), DBAs, affiliates, advertising and promotion agencies, Contest judges, and immediate family members and individuals residing in the same household with any of these employees, are not eligible to enter or win. Void where prohibited or restricted by law. NO purchase necessary to compete in this Contest.

### 3. Entry Period

The Contest begins at 7:00am (PST) on April 1, 2015 and ends 5:00pm (PST) on June 16, 2015 (“Entry Period”).

### 4. How to Enter

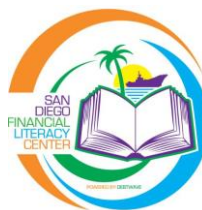
Review the Contest rules (“Rules”) and access the Boost for Our Heroes Application Form online at [www.sdfhc.org](http://www.sdfhc.org), or in person at 9325 Sky Park Ct. Ste. 260, San Diego, CA 92123. All entries must be submitted via email to [info@sdfhc.org](mailto:info@sdfhc.org), via mail or in person with completed Boost for Our Heroes Application Form and all items listed in checklist; failure to do so will result in disqualification of entry. All Entries must be received or postmarked by 5:00pm (PST) on March, 16 2015 by mail or in person at Boost for Our Heroes Contest, c/o DebtWave Credit Counseling, Inc., DBA San Diego Financial Literacy Center, 9325 Sky Park Ct. Ste. 260, San Diego, CA 92123. Limit one entry per person, per postal address. Illegible or incomplete entries will be disqualified. The Sponsors are not responsible for mutilated, illegible, incomplete, late, misdirected, postage-due, lost or stolen entries. Proof of mailing or submission of any entry will not be considered proof of receipt. Entries will not be returned.

### 5. Entry Requirements

You must have completed a Financial Analysis Session by participating in a counseling session via phone or in person with a Certified Credit Counselor at DebtWave Credit Counseling, Inc. DBA San Diego Financial Literacy (SDFLC). A complete and accurate list of Assets, Liabilities, Expenses and Income must be provided during session. You must complete the Official Essay Submission form, complete with name, address, personal information, hardship story, and what you would do with the prize. Details of your financial hardship story must be your original work, in the English language,



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with a minimum of 150 words, and a maximum of 1,000 words, with a minimum size 10 font. You must provide proof of income as stated on previous year's tax return. A copy of your military ID or documentation proving military status must be included.

6. Entry Limit

Limit one entry per person per postal address. If you submit more than one Entry, the first Entry that we receive will be the judged Entry, and any subsequent Entries you submit will be void and disregarded. Previous winners may not enter again.

7. Collection/ Use of Personal Information

Personal information is primarily collected to process Entries, to contact you if necessary, or for marketing and other purposes. By entering in this Contest, you agree that we may share your information, in our sole discretion, with third parties that have a need to know the information, such as the judging panel or third parties that we retain to assist in administering this Contest; however, those third parties may only use the information for purposes related to this Contest. Personal information will also be used for IRS reporting purposes. Please do not submit an entry if you do not agree to these terms.

8. Credit Report

By participating in this Contest, you authorize DebtWave Credit Counseling, Inc., DBA San Diego Financial Literacy (SDFLC), to pull your credit report to verify asset and liability information. When DCC obtains your credit report, a soft inquiry may appear on your report as a result, but you agree that DCC has no responsibility for the credit rating you receive.

9. Criteria

Judging will commence at the time the Contest begins and continue until all entries submitted prior to the Contest end time have been reviewed. The Contest judge(s) shall be such persons(s) as may be selected by DCC in its sole discretion ("Judge"). Judge will select the winner on the following criteria:

1. Completeness of Entry (detailed and accurate expenses, income, liabilities and assets) – 25%
2. Financial need (as indicated by budget analysis, net worth and discretionary income) – 25%
3. Most compelling story/hardship reason. Criteria for most compelling story includes but is not limited to: whether the story is clearly articulated, genuine, captures the situation in a unique way, allows the reader to learn something unique or compelling about the writer, and is moving to the reader. – 25%
4. Overall strength of the plan for use of the prize. - 25%

We reserve the right, in our sole discretion, to disqualify your Entry from the Contest if the Entry contains obscene, profane, or offensive material, or does not comply with these Official Rules. All decisions regarding the Contest are in our sole discretion, and are final.

10. Prize Value

One winner of the \$3,000 USD prize will be chosen on March 20, 2015. All prizes are subject to United States Income Tax. Winners are required to furnish Boost for Our Heroes with appropriate



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tax forms for reporting the Prize, and applicable taxes may be withheld from the Prize. All taxes are the responsibility of the winner. You agree to comply with all government laws and regulations.

#### 11. Notification and Acceptance

The odds of winning will depend on the total number of eligible entries received. The winner will be notified by DCC through e-mail and/or telephone number provided on their Entry on or before March 20, 2015. The winner must respond to DCC within 5 (five) days to claim their prize. In the event that the winner does not respond by March 25, 2015, 3:00pm PST, an alternate winner will be selected and notified. All prizes will be awarded in the following manner and with the stipulations hereunto:

- Installment of \$1,000 at event to be held March 27, 2015. Attendance is mandatory
- Installment of \$1,000 on or before June 1, 2015 but not earlier than May 27, 2015.
- Final Installment of \$1,000 on or before September 1, 2015 but not earlier than August 25, 2015.
- Award winner must agree to attend all remaining award luncheons and end of year event.

#### 12. Limitation of Liability

By submitting an entry in the Contest, the Applicant agrees to release, defend and hold harmless DebtWave Credit Counseling, Inc., DBA San Diego Financial Literacy (SDFLC), and each of the directors, officers, employees, agents, and Contest judges, heirs, successors and assigns from and against, and waive any right to pursue any and all claims of any nature whatsoever including but not limited to: (a) unauthorized human intervention in the Contest; (b) technical errors related to computers, servers, providers, or telephone or network lines; (c) printing errors; (d) lost, late, postage-due, misdirected, or undeliverable mail; (e) errors in the administration of the Contest or the processing of entries; or (f) injury or damage to persons or property which may be caused, directly or indirectly, in whole or in part, from entrant's participation in the Contest or receipt of any prize, and the use of the submitted essay, author's name, and biographical information as authorized under the Contest rules. Any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with participating, but in no event attorney's fees; and under no circumstances will any participant be permitted to obtain awards for and hereby waives all rights to claim punitive, incidental and consequential damages and any other damages, other than for actual out of pocket expenses, and any and all rights to have damages multiplied or otherwise increased.

#### 13. Disputes

Except where prohibited, Entrant agrees that any and all disputes, claims and causes of action arising out of, or connected with, the Contest or any prize awarded shall be resolved individually, without resort to any form of class action, and exclusively by the appropriate court located in California. 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 Sponsors in connection with the Contest, shall be governed by, and construed in accordance with, the laws of California, without giving effect to any choice of law or conflict of law rules which would cause the application of the laws of any jurisdiction other than the State of California.



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**14. Rights of Publicity**

Acceptance of the prize constitutes permission by Winner to use his/her name, photograph and/or likeness for advertising, publicity, and promotion purposes, for any purpose in connection with the Contest, in perpetuity, without compensation, notification, or permission, unless prohibited by law. Winner will be required to sign a release and affidavit of eligibility.

**15. Sponsor**

DebtWave Credit Counseling, Inc., DBA San Diego Financial Literacy (SDFLC), 9325 Sky Park Court Suite 260, San Diego, CA 92123

By submitting my application, I authorize DebtWave Credit Counseling, Inc, DBA San Diego Financial Literacy (SDFLC) to use my name, photograph, video and/or likeness, complete essay or excerpts from my essay for advertising, publicity and promotion purses in accordance with the Rules. I verify that all materials submitted are my own original works and that no third party ownership rights exist to any materials submitted.

I hereby certify that I have read and agree to the Official Rules, and certify that the information I have provided above is true and accurate to the best of my knowledge.

This application form, along with the supporting document must be received by the deadline to be eligible for consideration.

Mail or deliver all materials to:

Boost for Our Heroes  
c/o DebtWave Credit Counseling, Inc.  
DBA San Diego Financial Literacy (SDFLC)  
9325 Sky Park Court, Suite 260  
San Diego, CA 92123

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Co-Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date