

B.A.L.L. FOR LIFE

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Official Rules for the 2026-2027 #IYKYK Pitch Competition No Purchase or Payment Required to Enter or Win

1. **Eligibility:** The #IYKYK Pitch Competition (the "Contest") is open only to legal residents of the fifty (50) United States and the District of Columbia, including international students, who are at least eighteen (18) years of age or have reached the age of majority in their jurisdiction of residence, whichever is older, and who are B.A.L.L. for Life Credit Academy participants or students at an invited college or university affiliated with Experian's inclusion and belonging efforts.

To be eligible, each participant must complete the required [B.A.L.L. for Life learning module and related quiz](#) by the deadline stated in the [pitch brief](#) and submit proof of completion as part of the Team's Entry. Teams may include up to one (1) graduate student, provided that all Team members otherwise meet the eligibility requirements set forth in these Official Rules.

Employees of Experian and its related companies, as well as the immediate family members and household members of each such employee, are not eligible. **Participation in the Contest constitutes each participant's full and unconditional agreement to and acceptance of these Official Rules and the decisions of the Sponsor, which are final and binding.** Winning a prize is contingent upon fulfilling all requirements set forth in these Official Rules in a timely manner.

2. **Sponsor:** Experian Holdings, Inc., 475 Anton Blvd., Costa Mesa, CA 92626.
3. **Entry Period:** The Contest begins at 6 PM ET on Monday, November 2, 2026 and Team eligibility requirements are due by 11:59 PM ET on Friday, December 18, 2026 (the "Entry Period"). Entries submitted outside the Entry Period will be disqualified. Sponsor's computer is the official timekeeping device for the Contest.
4. **Teams:** An Entry must be submitted by a group of four (4) individuals attending the same college or university and each of whom meets the eligibility requirements set forth in Section 1 above (collectively, a "Team"). Each Team may include up to one (1) graduate student. Each Team member may be a member of only one (1) Team.

Each Team must designate one (1) person within the Team as the agent for the Team (the "Team Captain") for purposes of registering the Team, submitting required materials, receiving communications from Sponsor, and coordinating completion of any required acknowledgment, certification, or release process. All members of a Team must be listed in the Team's Contest registration. After registration is submitted, a Team may not change any members without Sponsor's prior permission.

If you are a Team Captain, you represent that you have authority to submit the Entry on behalf of your Team and to coordinate the completion of any required forms, acknowledgments, and certifications by each Team member.

5. **How to Enter:** To enter the Contest, each Team must, during the Entry Period, submit the required materials through the official online submission process designated by Sponsor. The challenge or problem statement Teams are asked to address, as described in the pitch brief, is provided by The Hispanic Alliance for Career Enhancement (HACE) (the "Challenge Partner") and incorporated by

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Sponsor into the pitch brief. The required Entry materials may include, as specified by Sponsor and the pitch brief:

- (a) Team registration information;
- (b) the Team's required pitch materials for the applicable round, including any blueprint, short-form video, presentation, program model, financial feasibility materials, or other materials requested by Sponsor;
- (c) proof that each Team member has completed the required B.A.L.L. for Life Credit 101 learning module and quiz;
- (d) completion of the required Rules Acknowledgment Form or other acknowledgment process designated by Sponsor; and
- (e) any additional consent, release, or certification forms required by Sponsor.

Email will not be the official submission channel unless Sponsor expressly states otherwise in writing. Sponsor may provide a confirmation of submission, but such confirmation does not waive Sponsor's right to review the Entry for eligibility, completeness, compliance with these Official Rules, or compliance with the pitch brief.

Once submitted, an Entry is considered final and may not be modified, resubmitted, supplemented, or exchanged for another Entry unless Sponsor expressly permits the Team to do so. Limit: one (1) Entry per Team.

- 5A: Online Acknowledgment and Electronic Forms:** Sponsor may require each participant, Team Captain, or Team to complete one or more online forms, acknowledgments, certifications, or releases as part of the Contest entry and participation process. By submitting an online form, typing their name, checking an acknowledgment box, uploading requested information, or otherwise completing the process designated by Sponsor, the participant confirms that they have reviewed, understood, and agreed to these Official Rules and any other terms presented in the form.

Sponsor may require additional signatures, written confirmations, or paper copies of any acknowledgment or agreement at any time as a condition of continued participation or prize eligibility.

6. **Additional Requirements:** Teams may submit only the materials specifically requested by Sponsor for each round of the Contest. Sponsor may exclude from the official judging packet any materials, links, attachments, appendices, supplemental information, or portions of a submission that were not requested for that round or that do not comply with the applicable pitch brief instructions. Sponsor may also instruct judges to consider only the materials identified in the official judging packet.

Sponsor reserves the right, in its sole discretion, to determine whether submitted materials comply with these Official Rules and the applicable pitch brief. Repeated, intentional, or material noncompliance may result in point deduction, disqualification, or other action determined by Sponsor.

7. **Initial Evaluation.** All eligible Entries submitted by the deadline and meeting the requirements of these Official Rules and the pitch brief will be evaluated by judges selected by Sponsor. Sponsor may assign each Entry to a subset of judges rather than requiring every judge to review every Entry.

Entries will be evaluated based on criteria that may include, without limitation:

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- (a) audience relevance and alignment with the challenge;
- (b) potential impact for underrepresented and first-generation college students;
- (c) scalability and sustainability;
- (d) feasibility and clarity of implementation; and
- (e) clarity and communication.

Sponsor will select the highest-scoring Teams to advance to the next round, subject to eligibility, compliance, and any tiebreaking process described by Sponsor. In the event of a tie, Sponsor may use the higher score in a designated tiebreaker category, additional review by a designated tiebreaker judge, or another process determined by Sponsor and disclosed in the Contest materials.

8. **Pitches:** Teams selected to advance following the Initial Evaluation will participate in a virtual pitch and question-and-answer session with judges selected by Sponsor. Sponsor will work with each advancing Team to schedule the pitch. The pitch format, timing, presentation requirements, and question-and-answer period will be provided in the applicable pitch brief or other instructions from Sponsor. Sponsor may record the virtual pitch sessions for Contest administration, judging, and recordkeeping purposes.
9. **Selection of Finalists:** Following the Semifinal Virtual Pitch Round, judges selected by Sponsor will select the finalist Teams based on the applicable judging criteria set forth in the pitch brief. Criteria may include, without limitation:
 - (a) strategic depth and implementation readiness;
 - (b) feasibility and financial realism;
 - (c) audience relevance and expected impact;
 - (d) scalability and sustainability; and
 - (e) presentation and delivery.

In the event of a tie, Sponsor may use the higher score in a designated tiebreaker category, additional review by a designated tiebreaker judge, or another process determined by Sponsor and disclosed in the Contest materials. Finalist Teams will be contacted by Sponsor and may be appointed a coach to help prepare for the final round. Finalist events, travel, accommodations, dates, and locations will be determined by Sponsor and communicated to finalist Teams. At least three (3) members of a finalist Team must be able to travel and participate in required finalist activities on the designated dates. If fewer than three (3) Team members are able to do so, the Team may forfeit its finalist status and prize eligibility, and Sponsor may select the Team with the next highest score as an alternate, if practical.

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10. **Requirements of Finalists:** Except where prohibited by law, each member of a finalist Team may be required to complete, sign, notarize, and return an affidavit of eligibility, liability release, publicity release, media release, travel documentation, tax documentation, or other documents required by Sponsor within the timeframe specified by Sponsor.

If any member of a finalist Team fails to complete or return required documents within the required timeframe or is otherwise ineligible, Sponsor may determine that the individual is ineligible to participate or receive applicable benefits. If fewer than three (3) eligible Team members remain able to participate in required finalist activities, the Team may forfeit finalist status, prize eligibility, travel participation, or other benefits, and Sponsor may select an alternate Team if practical.

11. **Finalists' Pitches:** Each finalist Team will present its solution to a panel of judges before a live or virtual audience, as determined by Sponsor. One (1) Team will be selected as the potential winner based on criteria that may include, without limitation:

- (a) strategic depth and implementation readiness;
- (b) scalability and sustainability;
- (c) relevance to the challenge and target audience;
- (d) expected impact; and
- (e) presentation quality and polished program assets.

In the event of a tie, Sponsor may use the higher score in a designated tiebreaker category, additional review by a designated tiebreaker judge, or another process determined by Sponsor and disclosed in the Contest materials. Sponsor's decisions regarding judging, tiebreakers, and winner selection are final and binding.

12. **Prize:** For each of the three (3) prize-winning Teams, the applicable prize amount — [forty thousand dollars (\$40,000) for the first-place Team and ten thousand dollars (\$10,000) for each of the other two finalist Teams] — will be paid to the nonprofit organization affiliated with that Team's school, as designated by Sponsor (which may include HACE, UnidosUS, the National Urban League, HomeFree-USA, or another nonprofit organization designated by Sponsor) (each, a "Distributing Nonprofit"). Each Distributing Nonprofit will distribute the applicable prize amount directly to the members of its affiliated Team, in the manner and proportions determined by the Distributing Nonprofit [in its sole discretion].

Each Team member who receives prize funds agrees to use such funds to further their education and/or professional development (which may include, without limitation, tuition, books, housing, rent, transportation, or other related expenses) and to submit documentation evidencing such use to both the applicable Distributing Nonprofit and Sponsor, in the form and within the timeframe requested by Sponsor or the Distributing Nonprofit. Sponsor and the Distributing Nonprofit may each request additional information to verify compliance with this requirement. [Sponsor reserves the right, in its sole discretion, to take any action it deems appropriate in the event a Team member fails to comply with this requirement.]

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13. **General Conditions:** In the event that the operation, security, fairness, integrity, or administration of the Contest is impaired in any way for any reason, including technical errors, unauthorized access, fraud, or other causes, Sponsor may, in its sole discretion, suspend, modify, or terminate the Contest, or select finalists and/or award prizes according to the applicable judging criteria from among eligible Entries received up to the time of impairment.

Sponsor reserves the right, in its sole discretion, to disqualify any person or Team found to be tampering with the Contest, acting in violation of these Official Rules, submitting false or misleading information, or interfering with the legitimate operation of the Contest.

In the event of a dispute regarding an Entry, Sponsor may deem the Team Captain, the authorized account holder of the email address used in the official submission process, or another person identified in the Team's official registration as the authorized representative of the Entry. Sponsor may require any Team member to complete, sign, or return additional acknowledgments, confirmations, or paper copies of these Official Rules at any time.

14. **Sponsor's Rights to Entries:** Each Team and Team member hereby grants, and agrees to grant to the Sponsor a non-exclusive, worldwide, royalty-free, perpetual, irrevocable, fully sublicensable (through multiple tiers), and transferable license, without additional consideration to any Team or Team member or third parties, to (a) reproduce, distribute, perform, and display (publicly or otherwise), disclose adapt, modify, edit, translate, make available to the public, make, sell, offer to sell, import, and otherwise use and exploit (and have others exercise such rights on behalf of the Sponsor, through multiple tiers) its Entry and any information or materials made available to Sponsor in any pitches or otherwise in connection with the Entry, including all proprietary, technical, developmental, operating, financial, performance, cost, know-how, process and prospect information, and all samples, models and prototypes containing or disclosing such information (collectively, the "Licensed Content") and any ideas, trademarks, and other intellectual property accompanying, related to, or embodied in the Licensed Content, and any materials embodying, incorporating, or derived from the Licensed Content, in any format or media now known or hereafter developed, including for purposes of research, development, testing, analysis, evaluation, product development, product delivery, other commercial uses, and any other lawful purpose; (b) create derivative works from and incorporate the Licensed Content into other works or into the Sponsor's or its designees' products or services; (c) use the Licensed Content for the Sponsor's advertising and promotional purposes; and (d) use the name, photograph, portrait, picture, voice, likeness, statements, and biographical information of each Team member for the Sponsor's advertising and promotional purposes, whether or not in connection with the Team's Entry, for the purpose of administering and promoting the Contest, any future Sponsor promotions, and/or the Sponsor. Each Team member hereby waives any and all rights that they each may have under laws worldwide that concern "moral rights" or "droit moral" in connection with the Licensed Content. The Sponsor reserves the right (but does not have the obligation) to verify at any time that all necessary rights, clearances, consents, releases, and other permissions in or relating to the Licensed Content have been validly obtained (including any such permissions from any Team members). Each Team member agrees to fully cooperate with the Sponsor in any such verification inquiries. The rights granted to Sponsor under this Section 14 also extend to, and may be exercised independently by, the Challenge Partner and any nonprofit organization designated by Sponsor in connection with the Contest, on the same terms and to the same extent as such rights are granted to Sponsor. Each reference to "Sponsor" in this Section 14 shall be deemed to include the Challenge Partner and any such nonprofit organization for purposes of the rights granted herein. For clarity,

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nothing in these Official Rules transfers ownership of a Team's Entry or underlying intellectual property to Sponsor, the Challenge Partner, or any such designated nonprofit organization, and each Team and Team member remains free to use, develop, commercialize, seek funding for, or pursue the Entry or solution as a venture, subject to the licenses granted in these Official Rules and any third-party rights or obligations.

15. **Your Representations and Warranties:** By submitting an Entry, you represent and warrant (on behalf of yourself and your Team members) that: (a) you and your Team members have the legal right and authority to submit the Entry, participate in the Contest, and grant to the Sponsor the rights set forth in these Official Rules; (b) the Entry and other Licensed Content complies with all requirements of these Official Rules; (c) the Licensed Content is the original work of you and any members of your Team, and you and any members of your Team own all rights to the Licensed Content, or, alternatively, to the extent the Licensed Content contains any third-party materials, each such third party has validly authorized you in writing to exploit such third-party materials in the Licensed Content and to grant to the Sponsor the rights set forth in these Official Rules; (d) the Licensed Content, and the use thereof by the Sponsor and its designees, does not and will not infringe upon or violate any patent, copyright, trademark, trade secret, or other intellectual property, privacy, publicity, or other rights of any third party; (e) you and all members of your Team have complied and will comply with all applicable laws, rules, regulations, and explicit and implicit agreements with third parties in creating, preparing, and submitting the Entry; (f) all information that you and your Team members provide to the Sponsor in connection with participation in the Contest is and will remain accurate and complete; and (g) if you are a Team Captain, you have the authority to agree to these Official Rules on behalf of yourself and each member of your Team. The representations and warranties set forth in clauses (a), (c) and (d) above are made for the benefit of, and may be relied upon by, both Sponsor and the Challenge Partner.
16. **Confidentiality.** If the Sponsor provides any information to you that is marked as "confidential" or "proprietary", or should reasonably be understood to be confidential or proprietary, then you shall use such information for purposes of the Contest only, and shall treat it as confidential and not disclose it to any third party. You agree that the Sponsor and its related companies, business partners, and service providers do not have any confidentiality or nondisclosure obligations in or with respect to your Entry, other Licensed Content, or any other information or material disclosed in any pitches or otherwise related to the Contest.
17. **No Obligations.** Nothing in these Official Rules, or any discussions between you and the Sponsor (including in any pitches or otherwise in connection with the Entry), will restrict the Sponsor from developing new products, improving existing products, or marketing any new, improved or existing products, or commit the Sponsor to develop, make, use, buy, sell, or otherwise dispose of any existing or future products, or to favor or recommend any product or service. Neither you nor the Sponsor will have any obligations with respect to any potential future transaction unless mutually agreed in a separate writing.
18. **Release and Indemnity; Limitations of Liability:** By participating in the Contest, you agree (on behalf of yourself and the members of your Team) to release, indemnify, and hold harmless the Sponsor, its related companies, business partners, and service providers, and its and their respective shareholders, directors, officers, employees, and agents (the "Released Parties") from and against any claim or cause of action arising out of or related to, directly or indirectly, in whole or in part, any participation in the Contest or receipt or use of any prize, including: (a) claims that the Licensed Content violates any

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copyrights, patents, trademark rights, publicity rights, or other rights; (b) claims arising from any use or other exploitation of, or failure to use or exploit, the Licensed Content; (c) claims arising from any breach or alleged breach by you of any covenant, representation, or warranty set forth in these Official Rules or any act or omission by any member of your Team that would constitute such a breach or

alleged breach if undertaken by you; (d) claims of misappropriation of ideas or other intellectual property; (e) claims arising from any technical errors or printing errors, including errors that may prevent you from submitting an Entry; (f) claims arising from unauthorized human intervention in the Contest;

(g) claims arising from lost, late, postage-due, misdirected, or undeliverable mail or email; (h) claims arising from errors in the administration of the Contest or the processing of Entries; and (i) claims arising from injury, death, or damage to persons or property. IN NO EVENT WILL THE RELEASED PARTIES BE RESPONSIBLE OR LIABLE TO YOU OR ANY MEMBER OF YOUR TEAM OR THIRD PARTIES FOR ANY INDIRECT, INCIDENTAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES ARISING OUT OF OR RELATED TO THE CONTEST OR ANY ENTRIES OR PRIZE. WITHOUT LIMITING THE FOREGOING, ALL MATERIALS PROVIDED TO YOU IN CONNECTION WITH THE CONTEST ARE PROVIDED "AS IS" WITHOUT ANY WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT. IN NO EVENT SHALL THE RELEASED PARTIES' AGGREGATE LIABILITY TO YOU AND, COLLECTIVELY, YOUR TEAM ARISING OUT OF OR RELATING TO THE CONTEST OR ANY ENTRIES OR PRIZE (WHETHER IN CONTRACT, TORT, OR OTHERWISE) EXCEED ONE THOUSAND U.S. DOLLARS (\$1,000.00), AND IN NO EVENT SHALL THE RELEASED PARTIES BE LIABLE FOR ANY ATTORNEYS' FEES. The release and indemnification set forth in clauses (a), (b), and (d) above, and the limitations of liability set forth in this Section 18, shall extend to and may be enforced by the Challenge Partner with respect to any claim arising from the Challenge Partner's exercise of the rights granted to it under Section 14.

19. **Disputes:** Except where prohibited, you agree 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 County of Orange in the State of California. All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, your rights and obligations, or the rights and obligations of the Sponsor in connection with the Contest, shall be governed by, and construed in accordance with, the laws of the State of California, without giving effect to any choice of law or conflict of law rules (whether of the State of California or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the State of California.
20. **Contest Results:** Winners will be announced on or about Monday, March 22, 2027 and may be posted on Sponsor's website, including www.experian.com/iykyk or another website designated by Sponsor

Signed: _____

Name: _____

Signed: _____

Name: _____