

# B.A.L.L. FOR LIFE

BE A LEGACY LEADER

## Official Rules for the 2025-2026 #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 HomeFree-USA Center For Financial Advancement® participants (Scholars, Ambassadors, and Fellows) or members of an invited school affiliated with Experian's inclusion and belonging efforts who have completed their B.A.L.L. for Life learning modules by 11:59 PM PT on December 31, 2025. Employees of Experian and its related companies, as well as the immediate family (spouse, parents, siblings, and children) and household members of each such employee (whether or not related), are not eligible. **Participation in the Contest constitutes your 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 began at 12:00 PM PT on October 20, 2025, and Team submissions are due by 11:59 PM PT on January 05, 2026 (the "Entry Period"). Entries that are submitted outside the Entry Period will be disqualified.
4. **Teams:** An entry must be submitted by a group of four (4) individuals attending the same school and each of whom meets the eligibility requirements set forth in Section 1, above (such individuals, collectively and individually, a "Team"). Each Team member may be a member of only one (1) Team. Each Team must designate one (1) person within such Team as the agent for the Team (the "Team Captain") for purposes of entering the Team into the Contest, and agreeing to these Official Rules and any other required agreements, each on behalf of the Team. All members of a Team must be listed in the Team's Contest registration; after the registration is submitted, a Team is not permitted to change any members without permission of the Sponsor. If you are a Team Captain, you are entering into the Contest and agreeing to these Official Rules on behalf of yourself and each member of your Team.
5. **How to Enter:** To enter the Contest, each Team must, during the Entry Period, submit an original marketing campaign idea, as specified by the pitch brief, including (a) a blueprint document that summarizes the key points of the campaign idea and (b) four (4) signed copies of these Official Rules (made available by Sponsor), each one signed by one (1) Team member (together, the "Entry"). The Entry must be emailed to [cfa.credit.academy@experian.com](mailto:cfa.credit.academy@experian.com) 11:59 PM PT on December 31, 2025. Proof of sending will not be deemed proof of receipt by Sponsor. Once you have submitted your Entry, the Entry is considered final, and may not be modified, resubmitted, or exchanged for another Entry. Limit: one (1) Entry per Team. Entries will not be acknowledged or returned.
6. **Additional Requirements:** Entries must not: (a) contain any content that could be considered deceptive, misleading, false, fraudulent, scandalous, indecent, obscene, sexually explicit, defamatory, libelous, threatening, harassing, hateful, degrading, intimidating, graphically violent, or otherwise unlawful, tortious, or objectionable; (b) depict, encourage, promote, or induce conduct that could violate

any law or give rise to criminal or civil liability, or that could be considered risky, violent, discriminatory, or otherwise inappropriate; (c) contain any content that is protected by copyright, trademark, trade secret, right of publicity, or other proprietary right, without the express prior written consent of the owner of such right; (d) endorse any religious or political cause or candidate; (e) contain any confidential information or any material, non-public information about any company; or (f) contain any virus, worm, Trojan Horse, Easter Egg, time bomb, spyware or other computer code, file, or program that is harmful or invasive or that may or is intended to damage or hijack the operation of, or to monitor the use of, any website, hardware, software, or network. Entries (and any components thereof) must not have been entered into any other contest, promotion, or exhibition or otherwise published or distributed. The Sponsor reserves the right, in its sole and absolute discretion, to refuse to accept any Entry for any reason.

7. **Initial Evaluation.** All entries submitted by the deadline and meeting the requirements will be evaluated by the pitch committee and twelve will be selected for advancement to the live virtual pitch round, based on the following criteria: (i) clarity and communication (30%), (ii) impact and potential (25%), (iii) creativity and originality (20%), (iv) relevance to gen Z and BFF (15%), and (v) feasibility (10%); in the event of a tie, the Entry with the higher score for creativity and originality, followed by impact & potential.
8. **Pitches:** Between approximately January 26 and 28, 2025, each eligible Team selected following the Initial Evaluation will present a 20-minute (max) pitch to a panel of judges selected by the Sponsor and take questions from the judges for 10 minutes (max), all via video call. The calls will be recorded. Sponsor will work with each Team to select a time and date for the pitch.
9. **Selection of Finalists:** The panel of judges will select three (3) Teams as finalists from among the Pitches, based on eligible Entries received. Selection will be based on the following judging criteria: (i) creativity and originality (30%), (ii) impact and potential (25%), (iii) strategic depth and planning (20%), (iv) presentation and delivery (15%), and (v) feasibility (10%); in the event of a tie, the Entry with the higher score for creativity and originality, followed by impact & potential, if needed, will determine the finalist. The finalists will be contacted by January 30, 2026, be appointed an Experian coach to help refine and strengthen their pitches, and invited to attend a full program of events and finale of the Contest at Sponsor's offices in Southern California, on or about February 27, 2026 – March 03, 2026. Travel and accommodations will be selected by and paid for by Sponsor. At least three team members of a finalist Team must be able to travel on the designated dates, or the Team will forfeit the prize and be replaced by the Team with the next highest score (if practical).
10. **Requirements of Finalists:** Except where prohibited by law, each member of a finalist Team will be required to sign and return an affidavit of eligibility and a liability/publicity release. Such documents must be signed, notarized, and returned to the Sponsor within fourteen (14) days of notification by the Sponsor. If any member of a Team fails to sign, notarize, and return such documents within such fourteen (14) days, or is otherwise ineligible to receive the prize, then their Team will forfeit the prize.
11. **Finalists' Pitches:** Each finalist Team will present a 25-minute (max) pitch of its idea to a panel of judges before a live audience. One (1) Team will be selected as the potential winner based on the following criteria: (i) strategic depth and go-to-market plan (30%), (ii) creativity and originality (25%), (iii) presentation and delivery (20%), (iv) impact and legacy integration (15%), and (v) polished creative assets (10%); in the event of a tie, the Entry with the higher score for strategic dept and go-to-market plan, followed by creativity and originality if needed, will determine the finalist. The winning Team will be announced on March 3, 2026.
12. **Prize:** Forty thousand dollars (\$40,000) will be paid to HomeFree-USA for the benefit of the school of the first place Team. Ten thousand dollars (\$10,000) will be paid to HomeFree-USA for the benefit of the schools of the two other finalist Teams. Home-Free U.S.A. may distribute the prizes in its sole discretion.

13. **General Conditions:** In the event that the operation, security, or administration of the Contest is impaired in any way for any reason, including technical errors or fraud, the Sponsor may, in its sole discretion, either (a) suspend the Contest to address the impairment and then resume the Contest in a manner that best conforms to the spirit of these Official Rules, or (b) select the finalists and/or award the prize according to the applicable judging criteria from among the eligible Entries received up to the time of the impairment. The Sponsor reserves the right, in its sole discretion, to disqualify any person (and any Team to which such person belongs) whom the Sponsor finds to be tampering with the Contest or to be acting in violation of these Official Rules. Any attempt by any person to undermine the legitimate operation of the Contest may be a violation of criminal and civil law, and, should such an attempt be made, the Sponsor reserves the right to seek damages from any such person to the fullest extent permitted by law. Failure by the Sponsor to enforce any provision of these Official Rules shall not constitute a waiver of that provision. The Contest is subject to federal, state, and local laws and regulations and is void where prohibited. In the event of a dispute as to the owner of an Entry, the authorized account holder of the e-mail address used to enter such Entry will be deemed to be the owner of such Entry. The "authorized account holder" is the natural person who is assigned to an e-mail address by an Internet access provider, online service provider, or other organization responsible for assigning e-mail addresses for the domain associated with the submitted e-mail address. Upon Sponsor's request, each Team member agrees to promptly execute and return to Sponsor a physically signed paper copy of these Official Rules.

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.

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.

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 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.
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 live on March 3, 2026 posted on [experian.com/cfa](http://experian.com/cfa).

Signed: \_\_\_\_\_

Name: \_\_\_\_\_

School: \_\_\_\_\_

Date: \_\_\_\_\_