

RULES

ELIGIBILITY: Only high school members of DECA are eligible to participate. All participants must have current dues on file at DECA prior to the submission of any H&R Block Dollars & Sense National Challenge™ files to Knowledge Matters. A DECA chapter may have as many teams as it can support according to the team membership rules. All membership questions will be handled by DECA. Prior H&R Block Dollars & Sense National Challenge scholarship winners are not eligible to compete.

TEAM MEMBERSHIP: Teams must consist of one to three 1-3 DECA members. All rankings and prizes are based on the team and not the individual. A team member cannot be on more than one team at a time. No additional team members may be added once a team has registered. If a team member drops off a team or a team is to be dissolved, an e-mail from the team's DECA advisor acknowledging the removal must be sent to VBCentral@KnowledgeMatters.com stating the team code and the team member(s) to be removed. An acknowledgment from Knowledge Matters confirming the team member update will be sent back to the DECA advisor. If this acknowledgment is not received, it will be the responsibility of the team to resubmit the request via the advisor of the team. Once the acknowledgment is received, the individual is free to register a new team. All maintenance and compliance monitoring of the teams will be the responsibility of the team's DECA Advisor. Team names must generally adhere to DECA's code of ethics. Team names deemed inappropriate by National DECA will be renamed with the name of their local chapter without notice. National DECA will have the ultimate authority to resolve team membership & name disputes.

FILE SHARING: Absolutely no H&R Block Dollars & Sense National Challenge files may be shared among competitors. Files submitted must be a team's own work. Any team found sharing a file will be removed from the rankings.

FILE SUBMISSION: To protect the integrity of this competition, students will be asked to submit the Challenge files they uploaded to be scored. **Students must save a copy of the file that contains their highest score in case this request is made.**

DRESS CODE: If students qualify and decide to compete at the ICDC, they must wear DECA blazers during competition.

QUALIFIER RULES: A maximum of one team, per chapter, per Round of Competition is eligible to qualify for the ICDC. Teams that qualify for nationals during Round One may participate, but will not be ranked in Round Two.

SCORES: A team's actual numeric score will not be posted on the ranking's page. Bars symbolizing a team's score will be posted instead. **Numeric amounts will not be released during the Challenge rounds.** In the event of a tie, the team with the earliest file submission will rank higher, so it is important to get your files ranked early in the Challenge.

ABOUT

The H&R Block Dollars & Sense National Challenge encourages DECA members to test their skills at managing their personal financial wealth. This competition is a free event for dues-paying DECA members. Participating members utilize a competition version of the Virtual Business – Personal Finance classroom software. Virtual Business is a software program that was created by Knowledge Matters. The initial feasibility research was funded by a U.S. Department of Education SBIR Contract.

QUALIFYING ROUNDS:

The H&R Block Dollars & Sense National Challenge contains two qualifying rounds (Round One and Two). Round One is October 25 – November 19, 2010 and Round Two is January 3 - January 28, 2011. Each round will focus upon different concepts found within the simulations. DECA members will not be able to control every concept found under the Actions Menu. Teams are only able to manipulate the actions enabled for that specific Challenge. All other concepts will be set adequately and controlled for the teams. Participating teams will be making personal finance decisions for a simulated person. Assignments explaining Challenge goals and objectives will be available within the competition files. The Round One competition file will only be available for download Oct. 25 – Nov. 19. The Round Two

competition file will only be available for download Jan. 3 – Jan. 28. Teams may participate in the first or second rounds at any time during the entire Challenge periods. They may run through the competition files as many times as they wish during the periods. When the competition file is complete, teams will be notified with an automatic stop message that asks them if they would like to upload their score. As long as they are connected to the Internet, teams will be able to upload their score. This process will require the team code which is assigned during the registration process. If teams are unable to successfully upload their score, there is an alternate email method available through the upload screen found within the program. After uploading a score, teams may visit the ranking's page to see where they rank by state, by region and nationally. Teams may upload as many scores as they wish because Knowledge Matters will always rank teams based upon their best score. During each of the qualifying rounds, the top two teams from each of the four regions (Central, North Atlantic, Southern & Western) will qualify to compete at the ICDC. A maximum of one team, per chapter, per round is eligible to qualify for the ICDC. Teams that qualify for nationals during Round One can participate, but will not be ranked in Round Two.

For each competition round, teams will be ranked based upon their person's net worth after running the simulation until they reach the automatic stop date. DECA will send certificates of recognition for the winners of each state for each of the Challenges to the appropriate state advisor so that winners may be recognized at the state level during individual state meetings. Each competition round will start at 10AM EST-East Coast (7AM PST-West Coast) on the start date. No score submission will be accepted after 5 PM EST (2 PM PST) on the last day of the competition round. Each file is time and date stamped upon receipt for validation. Files will be automatically scored, ranked and posted under the ranking's page.

FINALS

At the conclusion of Round Two, the teams that qualified to compete in the National finals at the ICDC will be listed at www.hrblockdollarsandsense.com. These teams must have their DECA advisor confirm their attendance and participation in this event by calling (413) 587-9917. Prior to confirming a team, the DECA advisor must notify and gain approval from their state advisor for the team to participate in the H&R Block Dollars & Sense National Challenge at the ICDC. To ensure a 16-team field for nationals, advisors must confirm their teams on or before March 1, 2011.

If a team qualifies for nationals and one or two of the students is (are) unable to go to the ICDC, but the remaining member(s) can go, H&R Block will allow a member(s) from another team in that chapter to replace the team member(s) that cannot go. This replacement situation may ONLY take place IF the student(s) taking the open position(s) is (are) a member(s) of the team that is next in the rankings for that particular region.

Competition sessions at nationals will be held LIVE in the exhibit hall. Qualifying teams will be responsible for managing all aspects of their person's life. Unlike the qualifying rounds, competition sessions held at nationals will be timed events. The goal will be to make as much profit as possible within the time allowed (15-20 minute sessions). Nationals will follow a double-elimination format.

DISCLAIMER

Each team and its members are responsible for having read all the guidelines. National DECA and Knowledge Matters, Inc. are not responsible for an entry that is late, lost, misdirected, or not received. Only entries that are received by Knowledge Matters, Inc. will be eligible for scoring and ranking. All technical issues should be directed to our support team as soon as possible for resolution. Because of the wide variation in computer systems, Knowledge Matters, Inc. assumes no responsibility for the performance of its software on participant's computers. It is the team members' responsibility to read the Late Breaking News/FAQ's located on this page for updates.

All finalists will be required to sign and return a Publicity Release as a condition of receiving travel subsidies. Taxes on awards are the sole responsibility of the recipients. By participating, team members agree to the official rules and to the use of their names, photos, likenesses, video, and/or images in any media, including without limitation on the internet for advertising, promotional and publicity purposes in relations to H&R Block Dollars & Sense without prior written consent or compensation where legal and subject to a signed Publicity Release Form.

H&R Block reserves the right to cancel the H&R Block Dollars & Sense National Challenge at any time, with or without notice.

PRIZES

Rounds One & Two: (Top two teams from each region)

- \$500 travel subsidy per team member to attend ICDC

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Nationals

National Champions - 1st Place

- \$10,000 scholarship for each team member
- Recognition at the Grand Awards Ceremony at the ICDC
- Recognition under the DECA area at www.KnowledgeMatters.com
- \$2,500 classroom grant for advisors

2nd Place

- \$5,000 scholarship for each team member
- Recognition at the Grand Awards Ceremony at the ICDC
- \$2,500 classroom grant for advisors

3rd Place

- \$2,000 scholarship for each team member
- Recognition at the Grand Awards Ceremony at the ICDC
- \$2,500 classroom grant for advisors