

**60-Minute Money Workout Sweepstakes**  
**●● OFFICIAL RULES ●●**

**HOW TO ENTER: NO PURCHASE NECESSARY.** Enter by completing the entry form at <http://waterbrookmultnomah.com/bookcontests/> using the contest code “MoneyWorkout”. This sweepstakes runs from 12:01 A.M. (PST) on January 1, 2011 to 11:59 P.M. (PST) on January 31, 2011. **LIMIT ONE ENTRY PER PERSON.** All entries become the sole property of the Sponsor, and will not be returned or acknowledged. Sponsor is not responsible for lost, late, incomplete or misdirected entries.

**ELIGIBILITY:** This sweepstakes is open to legal residents of the United States (excluding Puerto Rico) of 18 or older at time of entry. All federal, state, and local regulations apply. Void where prohibited. Employees of Sponsor, Random House, Inc., its parent, subsidiaries, affiliates, suppliers, and agencies, and their immediate family members and persons living in their household are not eligible to enter this sweepstakes.

**PRIZE:** One (1) winner will receive a one-hour telephone consultation with Ellie Kay, America’s Family Financial Expert (ARV: \$1,000). No transfer or substitution of the prize will be permitted, except that Sponsor reserves the right to substitute with a prize of equal or greater value. Any and all taxes on the prize will be the responsibility of the winner.

**WINNER:** Winner will be chosen at random on or about February 10, 2011, from all eligible entries received by the entry deadline. Winner will be notified by e-mail and will be required to confirm his/her phone number for purposes of setting up the telephone consultation within five (5) business days.

**WINNERS LIST:** For the name of the winner, available after February 10, 2011, send a stamped, self-addressed envelope by March 31, 2011 to WaterBrook Multnomah, Attn: Marketing/MoneyWorkout, 12265 Oracle Blvd., Suite 200, Colorado Springs, CO 80921.

**MISCELLANEOUS:** By participating, entrants agree to abide by these official rules. Acceptance of the prize constitutes permission for Sponsor to publish, post online, or otherwise refer to the names of the winners in any and all forms and media throughout the world, and for any and all publicity or promotional purposes, without obligation or compensation, except where prohibited by law.

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