

DEPARTMENT OF REVENUE

Colorado Lottery

Instant Scratch Game Guideline

Game #411 – \$5 "CROSSWORD CASH"

1. Purpose and Statutory Authority

These Guidelines are adopted by the Colorado Lottery Commission pursuant to the authority provided by C.R.S. 44-40-109, 44-40-113, and 44-40-114, Rule 5, and under any instructions and directives as the Lottery Director may issue.

2. Definitions

In addition to the definitions provided by Rule 1, Rule 5, and unless the context in these guidelines otherwise requires:

- A. "Caption" means the code appearing beneath the computer-generated images.
- B. "Play Symbols" means the computer-generated images that appear within the Play Area of a ticket.
- C. "Prize Symbol" means a component of the Play Area that represents a unique prize amount on the ticket play area.

3. Determination of Instant Scratch Ticket Prize Winners

An instant-prize winner for Colorado Lottery Game Number 411 shall be determined as follows:

- A. Play Instructions: Scratch "YOUR LETTERS" box to reveal your 18 letters. Scratch all corresponding letters on each CROSSWORD PUZZLE. If you uncover at least 3 words and up to 12 words in PUZZLE 1, win the prize shown in PUZZLE KEY 1. If you uncover at least 3 words and up to 12 words in PUZZLE 2, win the prize shown in PUZZLE KEY 2.
- 2. Scratch each "STACK OF CASH"  symbol that appears on PUZZLE 1 and PUZZLE 2; each "STACK OF CASH"  symbol is a free spot. When a "STACK OF CASH"  symbol appears in a winning combination of words, you win 4 TIMES the corresponding prize shown in the PRIZE KEY for that PUZZLE. Each PUZZLE is played separately.
- B. In all events, the determination of an instant-prize winner shall be subject to the general ticket validation requirements set forth in these guidelines, Rule 5, and all of the specific requirements on the back of the ticket as set forth in Exhibit A.

4. Claim Period and Payment of Prizes

- A. All Instant Scratch ticket prizes must be claimed within one hundred eighty (180) days after the announced end of the game.
- B. The holder of any \$5, \$10, \$15, \$20, \$25, \$30, \$50, \$70, \$100, or \$150 prize-winning ticket may take it to any Lottery retailer location, mail it to Lottery Headquarters as provided on the ticket back, or deliver the ticket to any Lottery Claims Center for

validation and subsequent payment. Lottery retailers, at their option, may accept any \$200, \$250, or \$500 prize-winning ticket for validation and payment.

- C. The holder of an \$800, \$1,000, \$5,000, \$10,000, \$20,000, or \$100,000 prize-winning ticket shall fill out a claim form and send the completed form and the ticket to the Lottery for validation and payment pursuant to instructions on the back of the ticket or deliver the ticket to any Lottery Claims Center for validation and subsequent payment.
- D. Any winning ticket that is not claimed within the period specified in Section 4.A. and in the manner specified on the back of each ticket shall remain the property of the Lottery.

5. Price of Tickets

The purchase price of each ticket for Colorado Lottery Game Number 411 shall be \$5.00. However, a licensed retailer may be permitted, upon prior approval of the Director, to make gifts of tickets as a means of promoting the sale of goods or services to the public.

6. Numbers and Sizes of Prizes

The numbers (plus five percent based on pool level or minus two percent based on game level [+5% pool or -2% game]) and sizes of instant prizes are as set forth in Exhibit B attached to this Guideline. Overall odds of winning include break-even prizes.

On occasion, the Director will approve a full or partial reorder of Colorado Lottery Game Number 411 as set forth in Exhibit A to fulfill player demand. A reorder will increase the total number of tickets available for purchase as well as the number of prizes, but will not change the game's overall chances of winning. The Colorado Lottery Website will indicate when a Scratch Game has been reordered.

Non-winning tickets are eligible for a monthly Second-Chance Drawing prize valued at \$100,000.

7. Manner of Selecting Winning Tickets

The winning of any instant prizes in the amounts shown in Exhibit B results from ticket purchases by the public, removal by the ticket holder of the rub-off area, and the ticket containing a winning combination of play symbols with corresponding captions as described in Section 3.

8. Ticket Validation Requirements

To be a valid winning Instant Scratch Ticket:

- A. The ticket must meet all of the requirements in these guidelines;
- B. All requirements set forth in Colorado Lottery Rule 5 – Instant Scratch Games;
- C. All requirements printed on the back of each ticket;
- D. The number and placement of Play Symbols and Prize Symbols on the ticket must conform precisely to those in Exhibit A.; and
- E. The Play Symbols, Prize Symbols, Play Symbol Captions, Prize Symbol Captions, Captions, Legends, and Identifiers must be present in their entirety and must conform to those in Exhibit C.

9. Play Symbols, Prize Symbols, Legends, Identifiers, Play Symbol Captions, and Prize Symbol Captions

Play Symbols, Prize Symbols, Legends, Identifiers, Play Symbol Captions, Prize Symbol Captions are described in Exhibit C.

10. Retailer Validation Codes

The Colorado Lottery has removed Retailer Validation Codes from all games numbered 401 and higher.

Exhibit A – Ticket Front Covered/Uncovered

\$5 \$100,000 CROSSWORD Cash

Puzzle 1

3 WORDS	\$5
4 WORDS	\$10
5 WORDS	\$20
6 WORDS	\$30
7 WORDS	\$50
8 WORDS	\$100
9 WORDS	\$200
10 WORDS	\$500
11 WORDS	\$5,000
12 WORDS	\$100,000

PUZZLE KEY 1

		T	E	R	R	I	T	O	R	Y	
Z	O	O				R			E		
		N		G		I		A	C	E	
D	I	S	G	U	I	S	E		I		
I	I							A	C	T	
S	A	L	U	T	E		S		E		
T			A					Y	E	L	
R	E	F	E	R					N	E	
A			D		E	X		T		S	
C			G	U	Y				E	S	
T	U	B	E				E	V	E	R	Y

COLORADO LOTTERY

YOUR LETTERS

CHANCE FOR THE "SYMBOL TO MULTIPLY WINS 4 TIMES!"

WIN UP TO \$100,000!

Puzzle 2

3 WORDS	\$5
4 WORDS	\$10
5 WORDS	\$20
6 WORDS	\$30
7 WORDS	\$50
8 WORDS	\$100
9 WORDS	\$200
10 WORDS	\$500
11 WORDS	\$5,000
12 WORDS	\$100,000

PUZZLE KEY 2

F			I	C	O	N				L	
I	R	O	N		W			Q		A	
R			C		L	U				Y	
E	A	C	H			N		O		O	
		O		R	E	D		T		U	
S	E	N	D				E	X	A	C	T
U		T		B		R				A	
B	A	R	B	E	L	L			S	P	Y
	A		A			I		I			
A		S	E	R	E	N	A	D	E		
Y	E	T		D		E		E			

SEE BACK OF TICKET FOR PLAY INSTRUCTIONS. EACH PUZZLE PLAYED SEPARATELY.

\$5 \$100,000 CROSSWORD Cash

Puzzle 1

3 WORDS	\$5
4 WORDS	\$10
5 WORDS	\$20
6 WORDS	\$30
7 WORDS	\$50
8 WORDS	\$100
9 WORDS	\$200
10 WORDS	\$500
11 WORDS	\$5,000
12 WORDS	\$100,000

PUZZLE KEY 1

		T	E	R	R	I	T	O	R	Y	
Z	O	O				R			E		
		N		G		I		A	C	E	
D	I	S	G	U	I	S	E		I		
I	I							A	C	T	
S	A	L	U	T	E		S		E		
T			A					Y	E	L	
R	E	F	E	R					N	E	
A			D		E	X		T		S	
C			G	U	Y				E	S	
T	U	B	E				E	V	E	R	Y

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YOUR LETTERS

CHANCE FOR THE "SYMBOL TO MULTIPLY WINS 4 TIMES!"

WIN UP TO \$100,000!

Puzzle 2

3 WORDS	\$5
4 WORDS	\$10
5 WORDS	\$20
6 WORDS	\$30
7 WORDS	\$50
8 WORDS	\$100
9 WORDS	\$200
10 WORDS	\$500
11 WORDS	\$5,000
12 WORDS	\$100,000

PUZZLE KEY 2

F			I	C	O	N				L	
I	R	O	N		W			Q		A	
R			C		L	U				Y	
E	A	C	H			N		O		O	
		O		R	E	D		T		U	
S	E	N	D				E	X	A	C	T
U		T		B		R				A	
B	A	R	B	E	L	L			S	P	Y
	A		A			I		I			
A		S	E	R	E	N	A	D	E		
Y	E	T		D		E		E			

SEE BACK OF TICKET FOR PLAY INSTRUCTIONS. EACH PUZZLE PLAYED SEPARATELY.

Exhibit A – Ticket Back

4.00" REF.



1,284,652 WINNING TICKETS OUT OF 5,040,000. ODDS OF WINNING A TOP PRIZE, 1 IN 1,260,000.
OVERALL ODDS OF WINNING ANY PRIZE (INCLUDING BREAK-EVEN PRIZES), 1 IN 3.92.

Claim prizes of \$150 or less at any Lottery retailer; prizes of \$599 or less at participating retailers or mail signed ticket with your name and address to Department of Revenue, P.O. Box 7, Pueblo CO 81002-0007 for payment. Claim prizes of \$600 or more by mailing signed ticket and completed claim form to the address above, claim at a Lottery Claim Center, or visit coloradolottery.com for an online option. Ticket purchasers must be at least 18 years old. Prizes not claimed within 180 days after end of game are forfeited, mail in/online claims must be received within 180 days to be valid. All tickets, transactions, and winners are subject to Game Guidelines, Lottery Rules, and State Law. Tickets that are not consistent with game guidelines or are irregular in any way are void. Liability for a void ticket is limited to replacement of ticket or refund of retail sales price. Availability of prizes is subject to prior sale. Current prize availability can be viewed at coloradolottery.com.

- To be eligible for any applicable second chance drawing, enter non-winning Scratch tickets at coloradolottery.com or by using the Colorado Lottery mobile app.
- No mail in entries for second chance shall be accepted, and any tickets received by mail will not be returned.
- For additional information see Drawing Guidelines for Game# (411) at coloradolottery.com.
- If information on this ticket or in promotional offers differs from the Game Guidelines, the Game Guidelines govern.

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Visit coloradolottery.com for more details.
PLAY ON!®

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Crossword details

- A WORD cannot be formed by linking letters diagonally, or by reading the letters from right to left or bottom to top.
- Letters combined to form a complete word must appear in an unbroken horizontal or vertical sequence on the CROSSWORD PUZZLE.
- All complete WORDS must contain at least 3 letters and completely fill an entire WORD'S column or row.
- You must match all the letters within a possible WORD in order to form a complete WORD. Words within a complete WORD such as "A" or "CAN" within "CANDY" are not complete WORDS since they do not contain at least 3 letters AND completely fill the entire WORD'S column or row.

★ Example of a complete HORIZONTAL WORD.



★ Example of a complete VERTICAL WORD.



- Letters forming a word filling a complete word space can only be used to form one complete WORD (e.g. "BALL" and "GAME" within "BALLGAME" are considered only one complete WORD).
- Only highest prize paid per puzzle.

SIGNATURE (Required for Payment)

MADE IN U.S.A.

NAME (Please Print)

ClearMark®

ADDRESS

Scientific Games, LLC

CITY

STATE

ZIP

HOME PHONE

WORK PHONE

FailSafe®

411
8 x 4

**\$100,000 CROSSWORD
CASH**

Tom Seaver
Tom Seaver, Director

Know Your Limits
Call/Text Problem
Gambling Helpline
1-800-GAMBLER

(Not a Winning Numbers Line)



411-000001-1-000

.17" MIN.
QUIET ZONE
TYPICAL

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Exhibit B – Prize Structure

COLORADO LOTTERY
GAME NO.411 "\$100,000 CROSSWORD CASH"
 January 12, 2026 - VERSION A

Order Quantity: 5,040,000 tickets
 Price Point: \$5.00
 Revenue: \$25,200,000.00

Pack Size: 60 tickets
 Packs/Game: 84,000
 Packs/Pool: 2,000

Pool Size: 120,000 tickets
 Number of Pools: 42.00

Winners: 1,284,652
 Non-winners: 3,755,348
 Overall Odds: 1:3.92

Prize Fund: \$17,262,420.00
 Payout: 68.50%

Kind	Tiers	Prize Code	Wins	Get	Win	Value	Odds	Pack	Winners Pool	Total	Total Prize Cost	% Prize Fund
Low Tiers												
01	001	05	1	3 words	\$5	\$5.00	1:12.00	5.00	10,000.00	420,000	\$2,100,000.00	12.17%
02	002	10	2	3 words + 3 words	\$10	\$10.00	1:15.00	4.00	8,000.00	336,000	\$3,360,000.00	19.46%
03	003	10	1	4 words	\$10	\$10.00	1:60.00	1.00	2,000.00	84,000	\$840,000.00	4.87%
Total (\$10.00):							1:12.00	5.00	10,000.00	420,000	\$4,200,000.00	24.33%
04	004	15	2	3 words + 4 words	\$15	\$15.00	1:30.00	2.00	4,000.00	168,000	\$2,520,000.00	14.60%
05	005	20	2	4 words + 4 words	\$20	\$20.00	1:120.00	0.50	1,000.00	42,000	\$840,000.00	4.87%
06	006	20	1	3 words w/Quadrupler	\$20	\$20.00	1:240.00	0.25	500.00	21,000	\$420,000.00	2.43%
07	007	20	1	5 words	\$20	\$20.00	1:240.00	0.25	500.00	21,000	\$420,000.00	2.43%
Total (\$20.00):							1:60.00	1.00	2,000.00	84,000	\$1,680,000.00	9.73%
08	008	25	2	3 words w/Quadrupler + 3 words	\$25	\$25.00	1:60.00	1.00	2,000.00	84,000	\$2,100,000.00	12.17%
09	009	30	2	4 words + 4 words	\$30	\$30.00	1:240.00	0.25	500.00	21,000	\$630,000.00	3.65%
10	010	30	2	3 words w/Quadrupler + 4 words	\$30	\$30.00	1:120.00	0.50	1,000.00	42,000	\$1,260,000.00	7.30%
11	011	30	1	6 words	\$30	\$30.00	1:240.00	0.25	500.00	21,000	\$630,000.00	3.65%
Total (\$30.00):							1:60.00	1.00	2,000.00	84,000	\$2,520,000.00	14.60%
Total (Low Tiers):							1:4.00	15.00	30,000.00	1,260,000	\$15,120,000.00	87.59%
High Tiers												
12	012	00	2	5 words + 6 words	\$50	\$50.00	1:909.09	0.07	132.00	5,544	\$277,200.00	1.61%
13	013	00	2	4 words + 4 words w/Quadrupler	\$50	\$50.00	1:888.89	0.07	135.00	5,670	\$283,500.00	1.64%
14	014	00	1	7 words	\$50	\$50.00	1:916.03	0.07	131.00	5,502	\$275,100.00	1.59%
Total (\$50.00):							1:301.51	0.20	398.00	16,716	\$835,800.00	4.84%
15	015	00	2	7 words + 3 words w/Quadrupler	\$70	\$70.00	1:1,445.78	0.04	83.00	3,486	\$244,020.00	1.41%
16	016	00	2	5 words w/Quadrupler + 5 words	\$100	\$100.00	1:2,857.14	0.02	42.00	1,764	\$176,400.00	1.02%
17	017	00	1	8 words	\$100	\$100.00	1:2,857.14	0.02	42.00	1,764	\$176,400.00	1.02%
Total (\$100.00):							1:1,428.57	0.04	84.00	3,528	\$352,800.00	2.04%
18	018	00	2	7 words + 8 words	\$150	\$150.00	1:20,000.00	0.00	6.00	252	\$37,800.00	0.22%
19	019	00	2	6 words + 6 words w/Quadrupler	\$150	\$150.00	1:15,000.00	0.00	8.00	336	\$50,400.00	0.29%
Total (\$150.00):							1:8,571.43	0.01	14.00	588	\$88,200.00	0.51%
20	020	00	1	7 words w/Quadrupler	\$200	\$200.00	1:60,000.00	0.00	2.00	84	\$16,800.00	0.10%
21	021	00	1	9 words	\$200	\$200.00	1:60,000.00	0.00	2.00	84	\$16,800.00	0.10%
22	022	00	2	8 words + 8 words	\$200	\$200.00	1:120,000.00	0.00	1.00	42	\$8,400.00	0.05%
Total (\$200.00):							1:24,000.00	0.00	5.00	210	\$42,000.00	0.24%
23	023	00	2	7 words + 9 words	\$250	\$250.00	1:120,000.00	0.00	1.00	42	\$10,500.00	0.06%
24	024	00	2	7 words w/Quadrupler + 7 words	\$250	\$250.00	1:120,000.00	0.00	1.00	42	\$10,500.00	0.06%
Kind	Tiers	Prize Code	Wins	Get	Win	Value	Odds	Pack	Winners Pool	Total	Total Prize Cost	% Prize Fund
Total (\$250.00):							1:60,000.00	0.00	2.00	84	\$21,000.00	0.12%
25	025	00	1	10 words	\$500	\$500.00	1:630,000.00	0.00	0.19	8*	\$4,000.00	0.02%
26	026	00	2	8 words w/Quadrupler + 8 words w/Quadrupler	\$800	\$800.00	1:720,000.00	0.00	0.17	7*	\$5,600.00	0.03%
27	027	00	2	10 words + 10 words	\$1,000	\$1,000.00	1:1,260,000.00	0.00	0.10	4*	\$4,000.00	0.02%
28	028	00	2	9 words w/Quadrupler + 9 words	\$1,000	\$1,000.00	1:1,008,000.00	0.00	0.12	5*	\$5,000.00	0.03%
Total (\$1,000.00):							1:560,000.00	0.00	0.21	9	\$9,000.00	0.05%
29	029	00	1	11 words	\$5,000	\$5,000.00	1:1,260,000.00	0.00	0.10	4*	\$20,000.00	0.12%
30	030	00	2	11 words + 11 words	\$10,000	\$10,000.00	1:1,260,000.00	0.00	0.10	4*	\$40,000.00	0.23%
31	031	00	1	11 words w/Quadrupler	\$20,000	\$20,000.00	1:1,260,000.00	0.00	0.10	4*	\$80,000.00	0.46%
32	032	00	1	12 words	\$100,000	\$100,000.00	1:1,260,000.00	0.00	0.10	4*	\$400,000.00	2.32%
Total (High Tiers):							1:204.45	0.29	586.95	24,652	\$2,142,420.00	12.41%
Total :							1:3.92	15.29	30,586.95	1,284,652	\$17,262,420.00	100.00%

* Exact Quantity by Kind Level

Exhibit C – Image Fonts

3.2 FONTS

LEGEND



(100 % original size)

YOUR LETTERS



(100 % original size)

GRID LETTERS



(100 % original size)