Minnesota State Lottery
Game Rules
Scratch Game #2050
"Luxury Crossword"
Adopted June 3, 2025; Game End Date to be Determined

1.1. **Name of the Game**

The name of Scratch Game No. 2050 is Luxury Crossword.

1.2. **Game Start and End Dates**

Sales of Game #2050 begin on June 3, 2025. Game #2050 will end on a date ("game end date") to be determined by the Minnesota State Lottery (the "Lottery"). Prizes may be claimed up to one (1) year after the game end date.

1.3. **Ticket Price**

A. Each Ticket for Scratch Game #2050 costs ten dollars ($10.00).

B. A retailer may discount the sales price of a Ticket in this game if the reduction in price is part of a storewide discount promotion on all purchases (Minnesota State Lottery and non-Lottery) made by a player. The discount of the price does not relieve the retailer from the obligation to pay the Lottery the full price of a Ticket as stated in this section.

1.4. **Definitions**

A. "**Bar Code**" means the unique bar-coded representation of the game Pack-Ticket Number and the Validation Number. The Bar Code is comprised of fourteen (14) decimal digits.

B. "**Display Printing**" means the part of each Ticket outside of the area where the Symbols appear after the latex coating is scratched away.

C. "**Pack**" means a Pack of fan-folded Luxury Crossword Scratch Tickets that are separated by perforations the retailer tears when the retailer sells a Ticket. These fan-folded Tickets are packaged in plastic shrink-wrapping. A Pack consists of fifty (50) Tickets fan-folded, bearing a common Pack Number and having a Ticket number starting at 000 and continuing through 049.

D. "**Pack-Ticket Number**" means the 14-digit code printed in Pack-Ticket Number font in black ink upside-down on the top of the back of each Ticket in the form 2050-000001-000-1.

E. "**Symbol**" means the images under the scratch-off area on the front of each Ticket. There are five (5) types of Symbols in the Luxury Crossword Scratch Game:

1. Your Letters Symbols.
2. Bonus Word 1 and Bonus Word 2 Letter Symbols.
3. Bonus Word 1 and Bonus Word 2 Prize Box Symbols.
4. Fast $100 Spot Symbols.

5. Puzzle 1 and Puzzle 2 Crossword Grid Letter Symbols.

F. "**Your Letters Symbols**" are printed in black ink, as shown below.

A B C D E F G H I J K L M
N O P Q R S T U V W X Y Z

G. "**Bonus Word 1 and Bonus Word 2 Letter Symbols**" are printed in black ink, as shown below.

A B C D E F G H I J K L M
N O P Q R S T U V W X Y Z

H. "**Bonus Word 1 and Bonus Word 2 Prize Box Symbols**" are printed in black ink, as shown below.



I. "**Fast $100 Spot Symbols**" are printed in black ink, as shown below.



J. "**Puzzle 1 and Puzzle 2 Crossword Grid Letter Symbols**" are printed in red ink, as shown below.

A B C D E F G H I J K L M
N O P Q R S T U V W X Y Z

K. "**Ticket**" or "**Scratch Game Ticket**" or **"Scratch Ticket**" means a Luxury Crossword Scratch Game #2050 Ticket.

L. "**Validation Number**" means a game-wide, unique 10-digit Validation Number that is printed in Validation font (0 1 2 3 4 5 6 7 8 9) in black ink below the Your Letters Symbols on the front of the Ticket and covered with latex coating and overprinting graphic.

2.1. **Determination of Prizewinners**

A. The determination of prizewinners is subject to the general Ticket validation requirements set forth in Section 2 of these procedures; Minn. Stat. § 349A (Lottery Statute); Minn. R. 7857 (Lottery Prize Payments); and the requirements on the back of each Scratch Ticket.

B. To determine if a Ticket is a winning Ticket, the Bar Code printed under the latex on the bottom of the front of the Ticket below the Your Letters Symbols must be scanned into a terminal connected to the Lottery computer system that must verify that the Ticket is a winning Ticket and the prize level of the winning Ticket. The revealed Symbols on the front of the Ticket do not determine if a Ticket is a winning Ticket. The revealable Symbols are for entertainment purposes only.

C. An apparent prizewinner in the Luxury Crossword Scratch Game is determined

when the play area on the front of the Ticket is scratched off to reveal one (1) Bonus Word 1 Play Symbol, one (1) Bonus Word 2 Play Symbol, one (1) Bonus Word 1 Prize Symbol, one (1) Bonus Word 2 Prize Symbol, one (1) Fast $100 Spot 1 Symbol, one (1) Fast $100 Spot 2 Symbol, one (1) Fast $100 Spot 3 Symbol, twenty (20) Your Letters Symbols, and the Puzzle 1 Crossword Grid Letter Symbols, the Puzzle 2 Crossword Grid Letter Symbols, and the Bonus Word 1 and Bonus Word 2 Letter Symbols that match Your Letters Symbols.

D. The Luxury Crossword Scratch Game contains two (2) Bonus Words and two (2) puzzles. Puzzle 1, Puzzle 2, Bonus Word 1, and Bonus Word 2 are each played separately. Bonus Word Letter Symbols cannot be combined with Puzzle 1 Crossword Grid Letter Symbols or Puzzle 2 Crossword Grid Letter Symbols to win a prize or a greater prize.

E. The holder of a ticket whose Your Letters Symbols match Crossword Grid Symbols to form completed words wins the prize indicated in the corresponding prize legend. Each word must contain at least three (3) letters. A three (3) letter word cannot be used if the three (3) letter word is contained within a longer word; for example, the word “can” from the word “candy,” or the word “beg” from the word “begin.” The three (3) letter word must be separate from a longer word containing the same letters. A word can be formed only by linking Crossword Grid Symbols horizontally when read from left to right and vertically when read from top to bottom. A word cannot be formed by linking letters diagonally or by reading the letters from right to left or bottom to top. All the letters in a complete word must match Your Letters Symbols. The letters forming a word within a complete word can be used to form only one (1) complete word. One (1) prize will be awarded only for the maximum number of possible words. Possible prizes are awarded as shown in the following table.

Number of Completed Words in Puzzle 1 or Puzzle 2	**Prize Amount**
Three (3) Words	Ten Dollars ($10)
Four (4) Words	Twenty Dollars ($20)
Five (5) Words	Fifty Dollars ($50)
Six (6) Words	One Hundred Dollars ($100)
Seven (7) Words	Five Hundred Dollars ($500)
Eight (8) Words	One Thousand Dollars ($1,000)
Nine (9) Words	Ten Thousand Dollars ($10,000)
Ten (10) Words	Two Hundred Thousand Dollars ($200,000)

F. The holder of a Ticket who reveals Your Letter Symbols that match Crossword Grid Letter Symbols that create complete words as indicated in the prize legend wins the prize indicated in the prize legend.

G. The holder of a Ticket who reveals Your Letter Symbols that all match all six (6) of the Bonus Word 1 Letter Symbols wins the prize indicated by the Bonus Word 1 Prize Box Symbol.

H. The holder of a Ticket who reveals Your Letter Symbols that all match all six (6) of the Bonus Word 2 Letter Symbols wins the prize indicated by the Bonus Word 2 Prize Box Symbol.

I. The holder of a Ticket who reveals a Win $100/Moneybag () Fast Spot 1 symbol wins one hundred dollars ($100).

J. The holder of a Ticket who reveals a Win $100/Moneybag () Fast Spot 2 symbol wins one hundred dollars ($100).

K. The holder of a Ticket who reveals a Win $100/Moneybag () Fast Spot 3 symbol wins one hundred dollars ($100).

L. As shown in the prize legend, only the highest corresponding prize can be won.

M. No portion of the Display Printing or any extraneous matter is usable or playable as part of the Luxury Crossword Scratch Game.

2.2. **Scratch Ticket Validation Requirements**

A. To be valid, a Luxury Crossword Scratch Game Ticket must meet all the following requirements:

1. the Ticket must be intact;
2. the Ticket Validation and Pack-Ticket Numbers must be legible. These numbers are used by the Lottery in its official validation process to determine if the Ticket contains a winner and the prize level of a winning Ticket;
3. the Ticket must not be altered, reconstituted, or tampered with in any way;
4. the signature on the Ticket must not have been removed, or altered in any way;
5. the Ticket must not be counterfeit in any way in whole or in part;
6. the Ticket must have been issued by the Lottery in an authorized manner;
7. the Ticket must not have been stolen nor appear on any list of omitted Tickets or non-activated Tickets on file at the Lottery;
8. the Validation Number of an apparent winning Ticket must be verified as a winning Ticket on the Lottery computer system and the Ticket must not have been previously paid; and
9. the Ticket must not be printed or produced in error.

B. The Ticket must pass all additional validation tests specified in these game rules, Minn. Stat. § 349A (Lottery Statute), Minn. R. 7857 (Lottery Prize Payments), and any confidential validation tests performed by the Lottery.

C. Any Ticket not passing all the validation requirements is void and is ineligible for any prize.

2.3. **Procedure for Claiming Prizes**

A. The Lottery is not responsible for lost or stolen Tickets. The Lottery recommends that players use registered mail to send Tickets and Ticket Claim forms to the Lottery and that players keep a legible copy of the front and back of any Ticket sent.

B. To claim a prize of less than six hundred dollars ($600) a player must sign the back of the Ticket in the signature area and present the winning Ticket to any Lottery retailer or to Lottery headquarters at 2645 Long Lake Rd, Roseville, MN, or mail the Ticket to the Lottery at Minnesota State Lottery, P.O. Box 131000, Roseville, MN 55113. The Lottery retailer or Lottery staff will verify the claim and, if valid, make payment of the amount due the player and physically void the Ticket. If a Lottery retailer cannot verify a claim or does not have the funds on hand to pay a claim, the Lottery retailer will provide the player with a Ticket Claim form and instruct the player on how to file a claim with the Lottery. If the claim is validated by the Lottery, a check will be forwarded to the player in the amount due. In the event the claim is not validated by the Lottery, the claim will be denied, and the player will be notified promptly.

C. To claim a prize of six hundred dollars ($600) to fifty thousand dollars ($50,000), the player must sign the winning Ticket, complete a Ticket Claim form in its entirety and present both the Ticket and the completed Ticket Claim form at any Lottery office or mail both to the Lottery at Minnesota State Lottery, P.O. Box 131000, Roseville, MN 55113. If the claim is validated by the Lottery, a check will be forwarded to the player for payment in the amount due less any appropriate debt set-off under Minn. Stat. § 270A and any applicable federal and state withholding tax. If the claim is not validated by the Lottery, the claim will be denied, and the player will be notified promptly.

D. To claim a prize greater than fifty thousand dollars ($50,000), the player must sign the winning Ticket, complete a Ticket Claim form in its entirety, and present both the Ticket and the completed Ticket Claim form at the Minnesota State Lottery headquarters at 2645 Long Lake Road, Roseville, Minnesota, 55113. If the claim is validated by the Lottery, a check will be given to the player for payment in the amount due less any appropriate debt set-off under Minn. Stat. § 270A and any applicable federal and state withholding tax. If the claim is not validated by the Lottery, the claim will be denied, and the player will be notified promptly.

2.4. **Allowance for Delay of Payment**

The Lottery may delay payment of a prize pending a final determination by the Lottery under any of the following circumstances:

A. if a dispute occurs or it appears likely that a dispute may occur regarding the prize;

B. if a dispute occurs or it appears likely that a dispute may occur regarding the ownership of the Ticket;

C. if there is any question regarding the identity of the claimant;

D. if there is any question regarding the validity of the Ticket presented for payment; or

E. if the claim is subject to any setoff for delinquent debts owed by the claimant under Minn. Stat. § 349A.08, subd. 8.

No liability for any delay will accrue to the benefit of the claimant pending payment of the claim.

2.5. **Payment of Prizes to Persons Under Age 18**

No prize in the Luxury Crossword Scratch Game may be paid to a person under 18 years of age.

2.6. **Scratch Ticket Claim Period**

All prizes must be claimed within one (1) year of the announced end of the game. For prizes claimed by mail, date of claim is date of receipt by the Lottery. The Lottery will announce the end of the game on mnlottery.com. For prizes of $600 or more, the claim period ends at the close of business on the last day of the claim period that Lottery offices are open. Claims of $600 or more must have a Ticket Claim form completed in its entirety to be a valid claim. Lottery offices are closed for the holidays and events listed on mnlottery.com, and one or more Lottery offices may close unexpectedly due to weather or other unforeseen circumstances.

3.1. **Scratch Ticket Ownership**

A. Until the area designated for a signature on the back of a Ticket is signed, a Ticket is considered owned by the physical possessor of said Ticket. Removed or altered signatures may void a Ticket; the Ticket will be ineligible for any prize. When a Ticket is signed in the designated area, the player whose signature appears in the signature area is considered the owner of the Ticket and is entitled to any prize attributable thereto.

B. Notwithstanding any name or names submitted on a claim form, the Director will make payment to the player whose signature appears on the back of the Ticket in the signature area. If more than one (1) name appears on the back of the Ticket in the signature area or more than one (1) person has agreed to share the prize and the prize being claimed is less than $600, the Director will require that one (1) of those players whose name appears thereon or have agreed to share the prize be designated to receive payment. If more than one (1) name appears on the back of a Ticket or there is a valid agreement among more than one (1) person agreeing to share the prize and the prize being claimed is for $600 or greater, the Director will make payment to each person who is a party to a valid prize-sharing agreement.

C. The Lottery is not responsible for lost or stolen Tickets.

4.1. **Number and Value of Prizes**

There will be approximately 1,957,300 Tickets in the game. The expected number and value of prizes in the Luxury Crossword Scratch Game are as follows:

Prize Amount	Approximate Number of Prizewinners	Chance of Winning
$10	371,908	1:5.26
$20	136,990	1:14.29
$50	64,513	1:30.34
$100	24,944	1:78.47
$500	1,490	1:1,313.62
$1,000	134	1:14,606.72
$10,000	6	1:326,216.67
$200,000	3	1:652,433.33

The actual number of Tickets in the game may be increased or decreased at the sole discretion of the Lottery. The overall odds of winning a prize in the Luxury Crossword Scratch Game are 1:3.26.

5.1. **Emergency Termination of the Game**

The Director may, at any time, announce the termination of the Luxury Crossword Scratch Game without advance notice at which point no further Tickets in the Scratch Game may be sold.

6.1. **Governing Law**

In purchasing a Ticket, the player agrees to comply with and abide by Minn. Stat. § 349A (State Lottery); Minn. R. 7857 (Lottery Prize Payments), and all final decisions of the Director of the Lottery.