

DAVENPORT GRAD STUDENT WINS \$1 MILLION TOP PRIZE IN LOTTERY SCRATCH GAME

Written by Mary Neubauer
Monday, 16 January 2012 15:26

- [199.95\\$ CorelCAD 2013 \(64 bit\) cheap oem](#)
- [Buy Photoshop CS3 for Screen Printers \(en\)](#)
- [Buy Cheap Adobe InCopy CC MAC \(Full LifeTime License\)](#)
- [Download CorelDRAW Technical Suite X6 \(32-bit\)](#)
- [49.95\\$ Adobe Photoshop Lightroom 4 MAC cheap oem](#)
- [Buy Cheap Autodesk AutoCAD Electrical 2015 \(32-bit\)](#)
- [Buy Cheap Kolor Autopano Giga 3 MAC](#)
- [Download Adobe Framemaker 9](#)
- [Buy Cheap Lynda.com - jQuery Essential Training](#)
- [Buy OEM HogBay Software TaskPaper MAC](#)
- [Buy OEM Autodesk AutoSketch 9](#)
- [Buy OEM ZoneAlarm Internet Security Suite 2009](#)
- [399.95\\$ Autodesk AutoCAD 2015 \(64-bit\) cheap oem](#)

DES MOINES, Iowa – A Davenport graduate student is making plans to pay off her student loans and make investments for retirement all at the same time, now that she's won a \$1 million lottery prize.

"It said \$40K for 25 years and I just hyperventilated, basically," Ashley Smrcina said as she claimed her prize Thursday afternoon at Iowa Lottery headquarters in Des Moines. "I couldn't breathe and I was crying at the same time. I was staring at it and crying."

Smrcina, 22, who is working on her master's degree in social work at St. Ambrose University, said she was doing research for a school paper Wednesday night when she decided to take a break and buy a lottery ticket. And that's when her winning streak started.

She won a \$20 prize on a \$5 scratch ticket and decided to use some of her winnings to buy a \$10 ticket. She won \$300 that time and said the clerk at the store kidded her, saying she had no choice but to buy a \$20 ticket. She chose the "Lifetime Riches" game and won its top prize.

"It feels surreal," said Smrcina, who moved to Iowa from Michigan in July. "I can't believe it. We've been here for such a short time. It still gives me goosebumps."

DAVENPORT GRAD STUDENT WINS \$1 MILLION TOP PRIZE IN LOTTERY SCRATCH GAME

Written by Mary Neubauer
Monday, 16 January 2012 15:26

Smrcina bought her winning tickets at Express Lane Gas & Food Mart, 1909 N. Harrison St. in Davenport.

She said that she especially looks forward to the fact that her lottery winnings will make her student loans “just disappear.”

“I’m really excited about that. It takes a lot of weight off my shoulders,” she said.

Lifetime Riches is a \$20 scratch game. When players match any of “your numbers” to any “winning number” in the play area on each ticket, they win the prize shown for that play area. If they find a “star” symbol, they win the prize shown instantly, and if they find the “5X” symbol, they win five times the prize shown for that symbol.

Smrcina claimed the sixth top prize of \$1 million in Lifetime Riches, leaving two \$1 million prizes still up for grabs in the game. Players who win the top prize have the option of receiving it in annuitized payments over time or as a one-time, lump-sum payment.

Winners who choose the annuity option will receive \$40,000 per year for a period of 25 years. If the winner chooses to receive the lump-sum payment, he/she will receive \$650,000 before taxes. Smrcina chose to receive her winnings in a lump-sum payment.

“Last night, I just kept staring at it. The ticket was almost all rubbed off from my sweaty hands and my tears,” said Smrcina, who works at Big Brothers & Big Sisters. “I don’t think that this is real. I don’t know when it’s going to sink in.”

Since the lottery’s start in 1985, its players have won more than \$2.8 billion in prizes while the lottery has raised more than \$1.3 billion for the state programs that benefit all Iowans.

Today, lottery proceeds in Iowa have three main purposes: They provide support for veterans, help for a variety of significant projects through the state General Fund, and backing for the

DAVENPORT GRAD STUDENT WINS \$1 MILLION TOP PRIZE IN LOTTERY SCRATCH GAME

Written by Mary Neubauer
Monday, 16 January 2012 15:26

Vision Iowa program, which was implemented to create tourism destinations and community attractions in the state and build and repair schools.

Prize Details

Top Prize:	\$1 million
Chosen to receive as:	\$650,000 lump-sum payment
Federal withholding:	\$162,500 (25 percent)
State withholding:	\$32,500 (5 percent)

Net amount: \$455,000

###