DES MOINES, IA - The largest U.S. lottery jackpot in history is at stake in Saturday night's Powerball drawing - $900 million. Sales have been robust since Wednesday's estimated $500 million drawing, with people in 44 states, the District of Columbia, the U.S. Virgin Islands and Puerto Rico all getting into the mix.

Here's what you need to know about the Powerball:

**HOW DID WE GET HERE?**

The jackpot for the twice-weekly game started at $40 million on Nov. 4 and has been growing ever since. Because the payout is based on sales, the prize grows as people rush to a shot at millions.

**YOUR ODDS: POOR**

A $2 ticket gives you a one in 292.2 million chance at joining the
hall of Powerball champions. Here's a list of 10 things that have a better chance of happening to you than winning the Powerball jackpot:

- Struck by lightning, while drowning (1 in 183 million)
- Killed by an asteroid strike (1 in 700,000)
- Have an IQ of 190 or greater (1 in 107 million)
- Attacked by a shark (1 in 11.5 million)
- Elected President of the United States (1 in 10 million)
- Getting struck by lightning (1 in 164,968)
- Being drafted by an NBA team (1 in 6.8 million)
- Becoming a movie star (1 in 1.5 million)
- Dating a supermodel (1 in 88,000)
- Being killed by a vending machine (1 in 112 million)

**THE PAYOFF: HUGE, EVEN AFTER TAXES**

A winner would have the option of being paid $900 million through annual payments over 29 years or opting for one $558 million cash
payment. But at least 25 percent of that would go to federal income taxes, plus the difference between what was already withheld and the top rate of 39.6 percent.

Plus, most states would take a chunk - something winners in Alaska, Florida, Nevada, South Dakota, Texas, Washington and Wyoming wouldn't have to worry about. California and Pennsylvania exempt lottery winnings from income taxes if the ticket was bought in-state.

"Almost everyone chooses the lump sum, but you do take a pretty significant hit," said Mark Luscombe, principal federal tax analyst for Wolters Kluwer Tax & Accounting. "I guess people just feel they can do better than waiting 30 years to get all their money."

**SHARING IS CARING**

Some people feel that pooling their money with co-workers will improve their chance of winning - but with such tiny odds, adding 50 or 100 chances doesn't give you a leg up. And if your group is lucky, lottery officials recommend preventing hard feelings by putting in writing how you plan to split the prize, since it's easy for misunderstandings to crop up when hundreds of millions of dollars are at stake.