

# **2025/2026 Invest Student Challenge**

## **REAL WORLD READY:**

**What every 18-year-old should know about insurance before life hits**



All entries must be submitted between December 10, 2025 and February 6, 2026.  
[investprogram.org/studentchallenge](https://investprogram.org/studentchallenge)

### **THE CHALLENGE**

You are a creative marketing team focused on educating and empowering young adults. Your latest task is to develop a video campaign to help young adults ranging between 18 and 22 (Gen Z) understand the real-world importance of insurance as they step into adulthood.

Gen Z is entering a new phase of life – getting their first jobs, buying cars, signing leases, traveling, and managing their own finances. Yet most have little to no understanding of what insurance is, why it matters, or how it impacts their daily lives. Your task is to design a bold marketing campaign that answers the question: “What should every 18-year-old know about insurance before entering the real world?”

Your campaign should:

- Break down the basics of insurance in a relatable way
- Highlight how insurance protects one's lifestyle, goals and financial future
- Use creative ways to make the message stick
- Debunk insurance myths and show how insurance is relevant now and in the future
- BONUS: Include an insurance professional

### **TIMELINE**

- Entry submissions begin December 10, 2025
- Submission deadline is February 6, 2026
- The top 3 teams will be announced by March 13, 2026.
- Each winning team will be presented their official award in person or virtually by a member of the National Invest Team.



## ADDITIONAL DETAILS

- All high schools in the United States are eligible.
- This challenge consists of two major parts: insurance knowledge and the video presentation.
- Each team should be comprised of two to four high school students.
- Participants will present their campaign in a video that is 3 to 5 minutes.
- Submissions must be completed through the online registration form available [here](#).
- DECA and BPA students must submit through their organization's designated portal for this challenge. Any duplicate submissions will be disqualified.
- Submissions must be received no later than February 6, 2026 to be eligible for awards.
- All entries will be evaluated to determine the top submissions.
- Late entries and entries with videos over five minutes will be disqualified.

## PRESENTATION GUIDELINES

The participants will present their campaign to the National Invest Program in a video that is a maximum of five minutes in length. All videos must include the following components:

### I. Introduction

- a. Identify which types of insurance your campaign will focus on and why they are relevant to Gen Z.
- b. Identify your target audience including demographics.
- c. Describe key marketing strategies your team will use to connect with Gen Z and stand out from traditional insurance messaging.
- d. Describe how you will change the perception of insurance from boring and confusing to empowering and essential.

### II. Proposed Marketing Campaign

- a. Clearly define the goal of the campaign.
- b. Proposed key performance indicators to measure the effectiveness of your campaign.
- c. Incorporate social, print and/or email direct marketing strategies.
- d. Include project proposal outlining the budget, timeline, campaign expectations, potential challenges.

### III. Overall Presentation

- a. Focus on key points to stay within 3-5 minute guideline.
- b. Be visually creative when presenting the marketing campaign.
- c. Ensure your campaign is relevant to the target audience.
- d. Animation and special effects may be used to enhance your overall video presentation, not distract from purpose.
- e. Ensure your video volume is consistent with normal playback video speed.

BONUS: Include an insurance professional



## NOTE TO TEACHERS

If your students produce a winning submission, Invest will also provide breakfast or lunch for your classroom in honor of you and the winning team.

## QUESTIONS?

Please reach out to our Invest team

- Whitnee Dillard, Executive Director, [whitnee.dillard@iiaba.net](mailto:whitnee.dillard@iiaba.net)
- Tania Johnson, Education Program Manager, [tania.johnson@iiaba.net](mailto:tania.johnson@iiaba.net)
- Johanna Holling, Volunteer Relations Program Manager, [johanna.holling@iiaba.net](mailto:johanna.holling@iiaba.net)

## AWARDS

NOTE: BPA and DECA students should submit through their designated submission areas. Any duplicate team submissions will be disqualified.

### **NATIONAL GRAND PRIZE: \$1,500 cash prize**

The grand prize-winning team will be featured on the Invest Hall of Fame webpage viewed by insurance business professionals nationwide. In addition, the winning video will be featured on Invest and Invest company partner social media platforms. Lastly, each winner interested in pursuing an insurance career will also be eligible for an Invest classroom to career scholarship. The scholarship will provide a \$500 reimbursement for insurance related continued education including insurance pre-licensing courses, certifications, designations and/or collegiate course work focused on insurance and/or risk management.

### **SECOND PLACE: \$700 cash prize**

The second-place winning team will be featured on the Invest Hall of Fame webpage viewed by insurance business professionals nationwide. In addition, the winning video will be featured on Invest and Invest company partner social media platforms. Lastly, each winner interested in pursuing an insurance career will also be eligible for an Invest classroom to career scholarship. The scholarship will provide a \$500 reimbursement for insurance related continued education including insurance pre-licensing courses, certifications, designations and/or collegiate course work focused on insurance and/or risk management.

### **THIRD PLACE: \$500 cash prize**

The third-place winning team will be featured on the Invest Hall of Fame webpage viewed by insurance business professionals nationwide. In addition, the winning video will be featured on Invest and Invest company partner social media platforms. Lastly, each winner interested in pursuing an insurance career will also be eligible for an Invest classroom to career scholarship. The scholarship will provide a \$500 reimbursement for insurance related continued education including insurance pre-licensing courses, certifications, designations and/or collegiate course work focused on insurance and/or risk management.



# INVEST 2025/2026 REAL WORLD READY INSURANCE CHALLENGE

## PRESENTATION EVALUATION FORM

| Did the participating team... |                                                                                                                          | Little or<br>No Value | Below<br>Expectation | Meets<br>Expectation | Exceeds<br>Expectation | Judged<br>Score |
|-------------------------------|--------------------------------------------------------------------------------------------------------------------------|-----------------------|----------------------|----------------------|------------------------|-----------------|
| PERFORMANCE INDICATORS        |                                                                                                                          |                       |                      |                      |                        |                 |
| 1.                            | Identify and explain which types of insurance are relevant to Gen Z and why.                                             | 0                     | 5                    | 10                   | 15                     |                 |
| 2.                            | Identify target audience                                                                                                 | 0                     | 5                    | 10                   | 15                     |                 |
| 3.                            | Explain main considerations and strategies used in developing marketing campaign                                         | 0                     | 5                    | 10                   | 15                     |                 |
| 4.                            | Explain how marketing concept increases Gen Z's understanding and appreciation of insurance.                             | 0                     | 5                    | 10                   | 15                     |                 |
| 5.                            | Identify and explain selected direct marketing strategies (social, print, and/or email).                                 | 0                     | 5                    | 10                   | 15                     |                 |
| VIDEO PRESENTATION            |                                                                                                                          |                       |                      |                      |                        |                 |
| 6.                            | Research into insurance is clearly demonstrated.                                                                         | 0                     | 2                    | 4                    | 5                      |                 |
| 7.                            | Presentation demonstrates an effective marketing campaign that breaks down insurance basics in a relatable way to Gen Z. | 0                     | 2                    | 4                    | 5                      |                 |
| 8.                            | Presentation shows creativity, originality, well organized and presented in a logical manner.                            | 0                     | 2                    | 4                    | 5                      |                 |
| 9.                            | Bonus: Inclusion of Insurance Professional                                                                               | 0                     | N/A                  | N/A                  | 5                      |                 |

**TOTAL SCORE (100 Points Possible)**