



We are excited to announce that the 2024 iOme Challenge is now open for registrations. The Challenge Question and submission guidelines are available at iOmeChallenge.org.

What is The Challenge?

The goal of the iOme (I OWE ME) Challenge is to raise awareness about financial security in retirement, especially among younger generations. Student teams from across the country respond to the annual iOme Challenge Question in essay form, no longer than 5,000 words. Students from all academic disciplines are encouraged to participate.

The Prize

The winning team shares a financial prize of \$5,000 and is invited to present their essay at a Washington, D.C. symposium and meet with policymakers on Capitol Hill. Following the symposium, a networking reception is held in honor of the winning team. Students have the opportunity to network with policy professionals and staff from Capitol Hill and executive agencies and learn about their work. The winning team's Faculty Advisor wins a \$1,500 prize and is also invited to D.C.

2024 Challenge Question

Assume that the 118th Congress has appointed you as a member of the 2024 Independent Commission on Retirement Security. Commissioners have been given this charge:

The retirement system needs to be re-evaluated and a comprehensive approach developed to modernize efforts in support of more efficient and effective programs that help Americans plan and save for a more secure retirement.

Your job as a Gen Z'er about to enter the workforce is to bring a new perspective to the Independent Commission on Retirement Security and to develop a comprehensive proposal to improve one or all of the three pillars of the nation's retirement system for all generations in order to improve their chances of living a financially secure retirement. Your proposal should include specific policies that will target the needs and challenges of specific population segments you believe the commission should prioritize.

Please see the complete Challenge Question and instructions at iOmeChallenge.org

“ It’s been one of the most enriching and amazing experiences I’ve ever had and I can safely say that for our entire team! It’s been our great honor to present our paper and hear from so many experts speaking at the forum and offering us a lot of useful suggestions for future work.

–Previous student winner

Deadline and important dates

The deadline for submissions is May 12, 2024. The winner will be announced later in May, and the winning team will be invited to present their essay at a forum in Washington, D.C. on June 20, 2024.

Some professors have found it works well to incorporate the iOme Challenge into their course work for second semester (dividing a class into teams) or offer it as an extra credit project. In past years, campus clubs have formed a team to participate. We hope you will consider developing a team or encouraging your students to do so. Small teams and teams of one are accepted.

Please visit
iOmeChallenge.org
or contact us at
info@iomechallenge.org.

We also ask and encourage you to share this email with other professors and students who might be interested.

With many thanks
from the iOme
Challenge!

About WISER

The iOme Challenge is a project of the Women’s Institute for a Secure Retirement (WISER). WISER is a nonprofit organization that works to help women, educators and policymakers understand the important issues surrounding women’s retirement income. Through the iOme Challenge, WISER aims to foster intergenerational engagement and dialogue on issues impacting retirement security for all Americans. **Learn more at wiserwomen.org.**

About the TIAA Institute

The TIAA Institute, which helps advance the ways individuals and institutions plan for financial security and organizational effectiveness, is proud to sponsor the IOme Challenge. Since 1998, the Institute has been conducting in-depth research, providing access to a network of thought leaders, and enabling those it serves to anticipate trends, plan future strategies and maximize opportunities for success. **To learn more about our work, visit TIAAInstitute.org and follow us on X at [@TIAAInstitute](https://twitter.com/TIAAInstitute).**

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