



We are excited to announce that the 2025 iOme College Challenge competition 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) College Challenge is to raise awareness about financial security in retirement, especially for younger generations. Student teams from across the country respond to the annual 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 its essay at a Washington, DC symposium. 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 Faculty Advisor wins a \$1,500 prize and is also invited to DC.

2025 Challenge Question:

The 119th Congress has appointed you as a member of the 2025 Independent Commission on Retirement Security. Commissioners have been given this charge:

The retirement system needs to be re-evaluated and a comprehensive approach needs to be 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

Deadline and Important Dates

The **deadline for submissions is May 11, 2025**. The winner will be announced later in May, and the winning team will be invited to present their essay at a June 2025 forum in Washington, DC (exact date TBD).

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. You will be providing students with an opportunity to explore these issues and share their findings with a national audience. (Small teams and teams of one are accepted.)

What Previous Student Winners Say:

“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.”

Please visit [iOmeChallenge.org](https://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 College Challenge!



The iOme College 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 College Challenge, WISER aims to foster intergenerational engagement and dialogue on issues impacting retirement security for all Americans. Learn more at wiserwomen.org.

iomechallenge.org