

**Women's Institute for a Secure Retirement**

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[http://www.wiserwomen.org/index.php?id=821&page=iOme\\_Challenge](http://www.wiserwomen.org/index.php?id=821&page=iOme_Challenge)

iOme Challenge

## **What is the iOme Challenge?**

The iOme (I OWE ME) Challenge works to raise awareness about the impact of financial security in retirement on the social and economic well-being of all generations in our society. The Challenge encourages students to challenge status quo thinking about the current state of retirement and propose viable policy recommendations.

Each year, student teams from across the country respond to the annual iOme Challenge question in the form of an essay. A blue ribbon panel judges submissions and selects the winning team. The team wins a financial award and is invited to Washington, DC to present its submission at a symposium and to discuss it with public policymakers.

## **The 2019 iOme Challenge is Underway!**

The 2019 Challenge question is now available, and the **deadline for submissions is May 3, 2019**. The winning team will share a **\$5,000 prize**, with an additional \$1,500 paid to the team's faculty advisor. The winning team will also be invited to Washington, DC to **present their winning paper at a national symposium** on June 19, 2019. Students attending any U.S. college or university are eligible to apply.

## **The 2019 Challenge Question**

The 116th Congress has appointed you as a member of the 2019 Independent Commission on Retirement Security. 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 retirement.

Your job as a member of Generation Z 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--Social Security, employer-sponsored retirement plans, and personal savings--for all generations, in order to improve their chances of living a financially secure retirement. Your proposal should include both broad policy solutions, as well as policies that target the needs and challenges of specific population segments you believe the commission should prioritize. Further, you may want to recommend policies both to promote increased retirement savings and to improve the income options to prevent individuals from running out of savings in retirement.

Check out the complete [Challenge question](#) and instructions at [iomechallenge.org](http://iomechallenge.org).

## **Interested in taking the Challenge?**

The deadline for submitting entries is **May 3, 2019 at 11:59pm EST**. Visit the iOme website to [register your team](#).

Winners will be announced by May 17, 2019.

*The iOme Challenge is a project of the Women`s Institute for a Secure Retirement.*