



REAL WORLD READY: WHAT EVERY 18-YEAR-OLD SHOULD KNOW ABOUT INSURANCE BEFORE LIFE HITS

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Sponsored by National Invest Program



Driving Questions or 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

CHALLENGE OVERVIEW

- This challenge consists of **two** major parts: insurance knowledge and the video presentation that is a maximum of **3-5 minutes** in length.
- Each event entry will be composed of **two to four members** of a DECA chapter. Chapters may submit multiple entries for consideration. **Only teams based in the United States are eligible.**
- The participants will create a campaign to creatively breakdown the importance of insurance in every day life.
- Participants will present their campaign in a video that is a maximum of **five minutes**. Videos longer than **five minutes** in length will not be evaluated and will not be eligible for awards.
- The participants must fully complete and submit the online registration form at <https://app.smarterselect.com/programs/106469-Invest> no later than **February 16, 2026** to be eligible for awards. Late entries and entries over five minutes will not be accepted.
- Representatives from the National Invest Program will evaluate all submitted video presentations and select the top three overall teams.
- DECA Inc., and National Invest Program are not responsible for lost, damaged, mislabeled or misdirected entries.

For any questions or concerns regarding this challenge, please contact the Invest team. Whitnee Dillard, Executive Director, whitnee.dillard@iiaba.net, Tania Johnson, Education Program Manager, tania.johnson@iiaba.net, or Johanna Holling, Volunteer Relations Program Manager, johanna.holling@iiaba.net

TIMELINE

Challenge announced	September 2025
Entry submission and video uploads begins	December 10, 2025
Challenge registration deadline/video posted deadline	February 16, 2026 at 11:59 pm ET
Top 3 teams announced	March 13, 2026
Top 3 teams recognized at ICDC (Atlanta, GA)	April 25-28, 2026

KNOWLEDGE AND SKILLS DEVELOPED

Participants will demonstrate knowledge and skills needed to address the components of the project as described in the content outline and evaluation forms.

Participants will also develop many 21st Century Skills, in the following categories, desired by today’s employers:

- Communication and Collaboration
- Creativity and Innovation
- Critical Thinking and Problem Solving
- Initiative and Self-direction
- Media Literacy

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

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

II. Proposed Marketing Campaign

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

III. Overall Presentation

- Focus on key points to stay within 3-5 minute guideline.
 - Be visually creative when presenting the marketing campaign.
 - Ensure campaign is relevant to your target audience.
 - Animation and special effects may be used to enhance your overall video presentation.
 - Consistent volume with audible voices, playback video speed at normal.
- BONUS: Include an insurance professional.

For evaluation details, please see the Presentation Evaluation Form.

PRESENTATION JUDGING

Judges will select the top three teams.

AWARDS

The top three teams will be recognized on stage during DECA's International Career Development Conference in Atlanta, Georgia. Eligibility to attend DECA ICDC is determined by the chartered association advisor based on their policies. Finalists should consult with their chartered association advisor for eligibility guidelines and gain approval from their school advisor to attend the conference.

First Place: \$1,500 cash prize

The first-place winners will also be featured on Invest's Hall of Fame web-page viewed by insurance business professionals nationwide. The first-place team will also be considered for the Invest National Grand Prize among other CTSO entries providing an additional \$500 to the team. 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. For those interested in pursuing an insurance certification or designation please visit The Institutes and/or The National Alliance to learn more.

Second Place: \$1,000 cash prize

The second-place winners will also be featured on Invest's Hall of Fame web-page 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. For those interested in pursuing an insurance certification or designation please visit The Institutes and/or The National Alliance to learn more.

Third Place: \$500 cash prize

The third-place winners will also be featured on Invest's Hall of Fame web-page 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. For those interested in pursuing an insurance certification or designation please visit The Institutes and/or The National Alliance to learn more.

NOTE TO TEACHERS: If your students produce a winning submission, Invest will also provide a pizza lunch to your classroom in honor of you and the winners!



2-4 PARTICIPANTS



3-5 MINUTES
PRESENTATION TIME



1 VIDEO
ENTRY



REAL WORLD READY CHALLENGE

PRESENTATION EVALUATION FORM

Name of School: _____ City: _____ State: _____

Team Member Names: _____

Did the participating team...		Little/No Value	Below Expectation	Meets Expectations	Exceeds Expectations	Judged Score
PERFORMANCE INDICATORS						
1.	Identify and explain which types of insurance are relevant to Gen Z and why.	0-1-2	3-4-5-6-7	8-9-10-11-12-13	14-15	
2.	Identify target audience.	0-1-2	3-4-5-6-7	8-9-10-11-12-13	14-15	
3.	Explain main considerations and strategies used in developing marketing campaign.	0-1-2	3-4-5-6-7	8-9-10-11-12-13	14-15	
4.	Explain how marketing concept increases Gen Z's understanding and appreciation of insurance.	0-1-2	3-4-5-6-7	8-9-10-11-12-13	14-15	
5.	Identify and explain selected direct marketing strategies (social, print, and email).	0-1-2	3-4-5-6-7	8-9-10-11-12-13	14-15	
VIDEO PRESENTATION						
6.	Research into insurance and is clearly demonstrated.	0-1	2-3	4	5	
7.	Presentation demonstrates an effective marketing campaign that breaks down insurance basics in a relatable way to Gen Z.	0-1	2-3	4	5	
8.	Presentation shows creativity and originality and is well organized and presented in a logical manner.	0-1	2-3	4	5	
9.	Overall impression of the video.	0-1	2-3	4	5	
10.	Bonus: Inclusion of Insurance Professional				5	
TOTAL SCORE (100 points)						