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2026 401(k) Champion® Competition Opens Today on National 401(k) Champion® Day

Nationwide search for workplace 401(k) savers who "love" their 401(k)s; three winners will each receive $1,000

STAMFORD, CT, UNITED STATES, June 15, 2026 /EINPresswire.com/ -- The 401(k) Champion® Competition is a national essay contest that asks everyday 401(k) participants to share why they appreciate their 401(k)s. The competition, which is judged anonymously by independent judges, helps identify individuals who can articulate the benefits of 401(k)s as retirement savings tools, potentially opening the door to peer-to-peer engagement. The competition opens Monday, June 15, 2026, on National 401(k) Champion® Day. Applications must be received by August 28, 2026; three winners will be announced on September 11, 2026, National 401(k) Day.

The goal of the 401(k) Champion® Competition is to raise awareness of the benefits of tax-advantaged retirement savings through the voices of 401(k) participants. The competition recognizes 401(k) participants who take the time to study their company plans to maximize benefits for themselves while sharing their insights with peers and leading by example in the workplace. It seeks to recognize individuals who encourage conversations around 401(k) plans and inspire retirement readiness on the job.

Each year, employee participation and employer contributions in 401(k) plans continue to improve. Vanguard, one of the nation's largest 401(k) recordkeepers, reported in "How America Saves 2025" that 86% of its plans offer an employer match, rising to 96% when other types of employer contributions are included, and that 45% of participants increased their deferral rates in 2024, an all-time high.

However, progress in participation has not been matched by improvement in knowledge. According to the TIAA Institute-GFLEC 2026 Personal Finance Index, financial literacy is at its lowest level in the survey's 10-year history. The index, released in June 2026, found that Americans correctly answered an average of 47% of the index's 28 questions, the lowest result since tracking began in 2017. It also found that the share of adults with very low financial literacy — those answering seven or fewer of the 28 questions correctly — rose from 20% in 2017 to 25% in 2026. Financial literacy remains low across generations, particularly among Gen Z, who answered only 38% of questions correctly on average in 2026.

Given that backdrop, longtime financial literacy proponent and competition founder Julie Jason said it is even more important in today's environment to support grassroots engagement through one-at-a-time conversations and through participants sharing personal financial journeys with peers. Jason created the 401(k) Champion® Competition as a pro bono initiative of her firm, Jackson, Grant Investment Advisers, Inc., an independent fiduciary boutique serving high-net-worth families in an educational, sales-free environment.

“Participation matters, but understanding matters just as much,” said Jason. “When people hear directly from co-workers who have learned how to use their 401(k)s well, the conversation becomes real, practical and motivating. The goal is not only to celebrate good habits, but to help more people see that retirement readiness can begin with informed action today.”

Vytas Kisielius, director of the competition, said the program is designed to elevate the voices of participants who can help others better understand the value of long-term saving through workplace plans.

"The 401(k) Champion® Competition shines a light on people who do more than participate — they help others engage," Kisielius said. "By encouraging participants to share what they have learned, the competition supports a culture in which retirement education is personal, credible and easier for others to act on."

Three winners will be recognized as 401(k) Champions® and each will receive a $1,000 cash award, according to the competition website. Applications are open to U.S.-based 401(k) participants and may be submitted at 401kchampion.com through Aug. 28, 2026.

For advisors, employers and plan sponsors, the widening gap between participation and financial literacy presents a clear opportunity to move beyond enrollment and toward education that supports more informed and confident retirement decisions.

About Jackson, Grant Investment Advisers, Inc.

Jackson, Grant Investment Advisers, Inc., based in Stamford, Connecticut, is an independent, fee-only Registered Investment Adviser serving high-net-worth individuals and families. Founded by Julie Jason, JD, LLM, the firm operates as a fiduciary in a strictly educational, sales-free environment, providing customized investment counsel grounded in disciplined research, transparent reporting and long-term planning. Through pro bono initiatives such as the 401(k) Champion® Competition and Julie Jason's nationally syndicated financial columns and award-winning books, the firm extends its commitment to financial literacy well beyond its private client base. Learn more at juliejason.com and 401kchampion.com.

About Julie Jason, JD, LLM

Described by the Institute for Financial Literacy as "the trusted voice of retirement investing," Julie Jason was recognized for her "ongoing commitment to financial literacy education" after winning her 4th Excellence in Financial Literacy Education (EIFLE) Award. Her most recent EIFLE was awarded in 2023 for "The Discerning Investor: Personal Portfolio Management in Retirement for Lawyers (and Their Clients)," an American Bar Association publication. She created the 401(k) Champion® Competition as a pro bono initiative of her firm to advance retirement readiness through the voices of everyday 401(k) participants. Learn more at juliejason.com and 401kchampion.com.

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