The Corporate Break Room Is the New Classroom: National Competition Crowns 401(k) Savers — Apply Now Before Aug. 28

Advisers Jack Towarnicky and Dave Wray say the competitors' essays surface practical lessons that others can use

Win the Title of 2026 401(k) Champion®

STAMFORD, CT, UNITED STATES, August 21, 2026 /EINPresswire.com/ -- Jackson, Grant Investment Advisers, Inc. is accepting applications through Friday, Aug. 28, 2026, for its 401(k) Champion® Competition.

Few Americans receive formal financial literacy education. Only 19% of Americans report ever participating in formal financial education at school, college or work (FINRA Investor Education Foundation, 2024 National Financial Capability Study), and only 9% of workers report ever participating in workplace-based programs specifically (EBRI Issue Brief No. 660, "From the Break Room to the Bank," July 2026). The people closing that education gap are the ones sitting one desk over — and it's time to pay attention to them.

> Reaching individual participants to hear their stories puts a human face on retirement readiness."
>
> *Dave Wray*

The 401(k) Champion® Competition, sponsored pro bono by Stamford, Conn.–based Jackson, Grant Investment Advisers, Inc., recognizes those workplace savers — the ones who love to talk about their successful experiences with their 401(k)s. help a coworkers make sense of their plans. Three winners will each receive the title of 401(k) Champion® and a $1,000 cash award, to be announced Sept. 11, 2026, on National 401(k) Day. The 2026 cycle is advised by Jack Towarnicky, a 2021 401(k) Champion® and an ERISA and employee benefits attorney, and Dave Wray, retired President of the Plan Sponsor Council of America.

Why the workplace is the front line

That education gap is why two federal agencies have pointed to the workplace as one of the most promising channels available. The Consumer Financial Protection Bureau, in its 2014 "Financial Wellness at Work" report, identified peer-to-peer support as a promising practice for improving financial habits at work. The following year, the U.S. Government Accountability Office concluded that "employers are well-suited to play a role in promoting financial literacy" (GAO, "Financial Literacy: The Role of the Workplace," GAO-15-639SP, July 2015).

The 401(k) Champion® Competition is built on that exact mechanism. It asks 401(k) participants to describe, in their own words, how they maximize their 401(k) opportunities, opening up the natural tendency to talk about their experiences.

The literacy gap the essays are meant to close

The 2026 cycle is closing against a widening gap between retirement-plan participation and financial understanding. According to the TIAA Institute-GFLEC 2026 Personal Finance Index, financial literacy is at its lowest level in the survey's 10-year history, with Americans correctly answering an average of 47% of the index's 28 questions. At the same time, Vanguard reported in "How America Saves 2025" that 45% of 401(k) participants increased their deferral rates in 2024, an all-time high.

"Friendly communication is the shortest distance between a plan document and a confident decision," said Vytas Kisielius, director of the 401(k) Champion® Competition. "The Champions are the people who close that distance for someone next to them. Our role is to shine a light on this dynamic."

What the advisers are saying

Adviser Dave Wray, who led the Plan Sponsor Council of America for 25 years, said the essays give the participants a way to express their enthusiasm.

"Reaching individual participants to hear their stories — the goal of the competition — puts a human face on retirement readiness, surfaces practical lessons that others can use, and celebrates the colleagues who quietly help their workplaces become more financially secure," Wray said.

401(k) Champion® Adviser Jack Towarnicky, appointed to the adviser role on Aug. 17, 2026, said the criteria are specific.

"This competition recognizes people who not only make thoughtful retirement-saving decisions for themselves, but also inspire their colleagues to do the same," Towarnicky said.

From the competition's creator

"If you have learned how to take advantage of the benefits your 401(k) offers, you are in the position of sharing your story with someone next to you. We want you to be the next 401(k) Champion®," said Julie Jason, JD, LLM, longtime financial literacy proponent and creator of the 401(k) Champion® Competition. "The essay is short, the deadline is real, and the point is simple: retirement readiness spreads fastest person-to-person."

To hear Julie Jason's rationale for creating the competition, listen to her conversation with former 401(k) Champion® Robert Brokamp of The Motley Fool at 401kchampion.com.

Apply now: Timing is tight

Applications may be submitted online at 401kchampion.com through Friday, Aug. 28, 2026. The 401(k) Champion® Competition is open to U.S.-based 401(k) participants and is judged anonymously by an independent panel of judges.

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 syndicated financial columns and award-winning books, the firm extends its commitment to financial literacy well beyond its private client base. Learn more at jacksongrantus.com.

About Julie Jason, JD, LLM

Described by the Institute for Financial Literacy as "the trusted voice of retirement investing," Julie Jason, JD, LLM, is a longtime financial literacy proponent and the creator of the 401(k) Champion® Competition and the founder and CEO of Jackson, Grant Investment Advisers, Inc. She is the author of nine books on personal portfolio management and retirement investing. Her syndicated financial column has reached readers weekly for more than two decades, with more than 1,465 weekly columns published. Four of her books won the Excellence in Financial Literacy Education (EIFLE) Award, most recently in 2023 for "The Discerning Investor: Personal Portfolio Management in Retirement for Lawyers (and Their Clients)," an American Bar Association publication. Learn more at juliejason.com.

Vytas Kisielius, Director
401(k) Champion® Competition / Jackson, Grant Investment Adv
+1 203-322-1198
email us here

Visit us on social media:
LinkedIn
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X