

B.A.L.L. FOR LIFE

BE A LEGACY LEADER

1. INTRODUCTION

The **#IYKYK (If You Know You Know) Pitch Competition**, a signature Experian [B.A.L.L. for Life™](#) (Be A Legacy Leader) experience, gives post-secondary students an opportunity to develop and pitch bold, actionable ideas to corporate and nonprofit leaders while building the confidence, communication skills, business acumen, and career readiness required for successful post-collegiate futures. Created through Experian's partnership with HomeFree-USA and its [Center for Financial Advancement®](#) (CFA) in 2022, the competition began as the culmination of the [CFA Credit Academy](#), where Historically Black Colleges and Universities (HBCU) students learned about credit and pitched solutions to help young adults build stronger financial futures. Since its launch, #IYKYK has continually grown into a high-energy student innovation platform that connects financial empowerment with mentorship, exposure, real-world problem solving, and access to professionals who can help students prepare for life after graduation.

In 2025, the competition expanded beyond CFA's participant network to invite students from other schools that are part of Experian's Inclusion & Belonging partnership network. Today, the program continues to build on the shared mission of Experian, HomeFree-USA, and CFA by helping students turn knowledge into action, strengthen their financial confidence, and design ideas that can support next-gen leaders.

For the 2026-2027 program year, the #IYKYK Pitch Competition enters its fifth annual iteration with a refreshed focus: moving beyond student-led financial education ideas to solutions that help solve important business and community challenges for Experian's nonprofit partners. As part of this shift, Experian solicited problem statements from three nonprofit partners and invited past pitch competition scholars to help choose the top statement. Students selected the statement provided by the [Hispanic Alliance for Career Enhancement](#) (HACE), making HACE this year's sponsor of the competition challenge.

The competition is open to all CFA participants and students at Experian Inclusion and Belonging partner schools who complete their learning module and quiz by December 18, 2026. The top team wins \$40,000; six teams earn all-expense-paid trips to the finale location, tentatively scheduled for March 19 - March 22, 2027.

Watch [video highlights](#) and [see action photos from the 2026 finale](#).

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2. BACKGROUND & CONTEXT

HACE is a national nonprofit committed to opening doors for emerging professionals through career development, leadership training, mentorship, and access to corporate networks. For more than 40 years, HACE has built pathways for diverse students and professionals who are often the first in their families to navigate higher education, corporate spaces, and long-term career planning. Through programs such as the [HACE University Leadership Program](#) (ULP), the organization equips high-potential undergraduate students with the confidence, professional skills, and support systems needed to move from opportunity to advancement.

Experian's partnership with HACE dates back to 2023 through ULP. Since then, the partnership has expanded by bringing financial empowerment experiences to students through The Legacy League Game Show™, collaborating with Experian thought leaders at HACE's annual summit, and by providing Experian mentors for ULP's inaugural mentorship component in 2026.

For this year's #IYKYK Pitch Competition, students are challenged to build on that partnership by developing actionable ideas that address real barriers faced by first-generation and underrepresented students, including mentorship, career exposure, financial resource access, and long-term professional success.

3. YOUR 2026-2027 #IYKYK CHALLENGE

Across higher education, underrepresented and first-generation college students are doing more than earning degrees. They are learning how to navigate systems, expectations, and professional environments that many of their peers may have grown up around. While these students bring ambition, resilience, resourcefulness, and lived experience, they often face uneven access to the mentorship, social capital, career exposure, internship pathways, financial resources, and confidence-building support that help turn academic progress into meaningful career outcomes.

Research reinforces why this work matters. [FirstGen Forward's 2025](#) career entry study found that first-generation students often rely heavily on college resources and mentors to navigate unfamiliar professional spaces, yet only 33% of respondents reported that their institutions offer sustained long-term career programming. The same study also found that alumni remain an underused solution: only about one-quarter of respondents

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said their institutions use first-generation alumni as mentors for current students, with a similar share using alumni to help identify internships and jobs.

That is why this year's #IYKYK Pitch Competition is focused on helping students move from potential to opportunity. Your challenge is to design an innovative, actionable solution that empowers underrepresented and first-generation college students to access the relationships, experiences, tools, and resources they need to successfully transition from higher education into meaningful careers.

Challenge Question

Help HACE create an innovative, scalable solution that empowers underrepresented and first-generation college students to access mentorship, professional networks, internships, and career development resources, helping them successfully transition from higher education into meaningful careers.

Key Focus Areas

- **Mentorship & Professional Guidance:** Help students connect with mentors, alumni, advisors, or professionals who can provide career direction, encouragement, and real-world perspective.
- **Professional Networks and Career Exposure:** Help students discover career paths earlier, meet people across industries, and imagine futures they may not have seen represented in their existing networks.
- **Internships and Experiential Learning:** Expand access to paid internships, micro-internships, job shadowing, project-based learning, and real-world career experiences while addressing barriers such as transportation, clothing, housing, and unpaid time.
- **Financial Resource Access:** Address financial barriers that may prevent students from participating in internships, career preparation, networking events, or professional development opportunities.
- **Scalable & Sustainable Impact:** Build a solution that can grow beyond one campus and be supported by partners, institutions, employers, or community organizations

4. WHAT MAKES A STRONG SOLUTION? (OUTPUT EXPECTATIONS)

For this year's competition, teams are expected to move beyond a concept or idea and develop a clear, actionable solution for HACE, that could realistically be implemented. Your submission should define the program, platform, app, initiative, or experience you

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are proposing, including its purpose, target audience, core objectives, and the specific student need it addresses. Strong submissions should show how the solution supports underrepresented and first-generation college students in accessing mentorship, professional networks, internships, career guidance, financial resources, or other career-readiness support.

Your solution should also explain how it would work in practice. This includes the program design, key components, delivery format, implementation approach, scalability, and how students would engage with it. Across each round, teams should provide the level of detail required for that stage while continuing to show how the solution could eventually be piloted, adopted, or scaled by HACE.

5. KEY DETAILS

Official Website: www.experian.com/iykyk (#IYKYK section)

Key Contacts:

- Taryana Gilbeau: Inclusion & Belonging Program and Events Manager
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- Raudy Perez: Vice President, Inclusion & Belonging
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How the Competition Works

Round Progression: #IYKYK is a three-round competition. As teams advance from the Quarterfinals to the Semifinals and Finals, they will build upon and strengthen their solution. Detailed instructions, submission requirements, judging criteria, and supporting resources for each round will be provided to advancing teams and made available on the competition website.

Team Captain: Each team must designate one Team Captain to serve as the team's primary point of contact. The Team Captain is responsible for submitting competition materials, receiving competition communications, and coordinating required forms and acknowledgments on behalf of the team.

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Submitting Materials: All required competition materials must be submitted through the Microsoft Forms provided by Experian for each round of the competition. Submission links and round-specific instructions will be shared with teams and available on the #IYKYK competition website.

Tie-Breaking Process: If two or more teams are tied for advancement or final placement, a designated tie-breaker judge will conduct an additional review of the tied teams using the applicable judging criteria. The tie-breaker judge's determination will decide which team advances or receives the higher placement.

Teams should regularly visit experian.com/iykyk for current instructions, submission links, resources, and competition updates.

2026-2027 KEY ACTIONS & DATES

DATE	ACTIONS
Mon, Nov. 2, 2026	Virtual Kickoff Session 1
Tues, Nov. 3, 2026	Virtual Kickoff Session 2
Fri, Dec. 18, 2026	Confirm Team, Acknowledge Rules & Complete B.A.L.L. for Life Credit 101 Quiz (each teammate)
Fri, Jan. 8, 2027	Quarterfinal Blueprint, Program Model, Introduction Video, and Initial Concept Due
Fri, Jan. 15, 2027	Quarterfinal Results (Email)
Tues, Jan. 19, 2027	Semifinal KBYG
Fri, Feb. 5, 2027	Semifinal Detailed Concept and Financial Feasibility Due
Wed-Fri, Feb. 10-12, 2027	Semifinal Virtual Pitches
Wed, Feb. 17, 2027	Semifinal Results (Phone Calls or Emails)
Thurs, Feb. 18-Wed, Mar. 17, 2027	Finalists Work with Coaches (Match email sent)
Thurs, Feb. 18, 2027	Finals KBYG #1
Fri, Feb. 19, 2027	Finals KBYG #2
Fri, Mar. 12, 2027	Finals Blueprint, Program Model, Financial Feasibility, and Presentation Due
Fri-Mon, Mar. 19-22, 2027	Finale at Clark Atlanta University in Atlanta, GA

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	QUARTERFINALS	SEMIFINALS	FINALS
BLUEPRINT	Yes	Yes	Yes
SHORT-FORM VIDEO	Yes 3 min. max	No	No
PROGRAM MODEL	Initial concept Problem, audience, objective, format	Detailed Objectives, competencies, student journey, key features	Final Launch-ready program model
FINANCIAL FEASIBILITY	No	General Estimated resources, potential costs, and funding needs	Detailed Budget, funding strategy, partner support, and sustainability plan
LIVE PITCH	No	20 min. max Virtual	25 min. max In-person
Q&A WITH JUDGES	No	5 to 10 min	10 to 15 min
NOTE	Your solution should be actionable and implementable, not conceptual only. It may be an app, platform, program, initiative, event, mentorship model, resource hub, or other solution, but it must clearly show how HACE could pilot, adopt, or scale it to support underrepresented and first-generation students.		

THE QUARTERFINALS | THE CONCEPT BRIEF | [FORM SUBMISSION](#)

Submit by Friday, January 8 by 1pm ET.

The quarterfinals focus on the strength, clarity, and relevance of your proposed program or solution. At this stage, judges are looking for a clear understanding of the problem, a well-defined target audience, and an initial solution that has the potential to address real barriers faced by underrepresented and first-generation college students. Your idea does not need to be fully built yet, but it should be more than a broad concept. It should explain what you are proposing, who it serves, why it matters, and how it could create meaningful impact.

Requirements: Submit your materials through the [Microsoft Forms](#). Ensure short-form video is uploaded to YouTube (unlisted) and included in your submission.

The Blueprint and Program Model should complement one another, not repeat the same information. The Blueprint focuses on the vision, value, and potential impact of your idea. The Program Model focuses on how the solution works, how participants engage with it, and how the different elements work together to create impact.

- **Blueprint:** Use the template to communicate the vision, value, and potential impact of your proposed solution. Explain what makes your idea innovative, compelling, or different from existing approaches, why it matters, and the change it is designed

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- to create. Focus on helping judges understand the strength of your concept, its relevance to the challenge, and its potential to create meaningful impact for underrepresented and first-generation college students.
- **Program Model:** Describe the initial structure of your solution. Explain its primary objective, overall format (program, app, platform, toolkit, initiative, experience, etc.), and the major components that bring it to life. At this stage, focus on helping judges understand how the solution works conceptually, how participants would engage with it, and how the different elements work together to create impact. Detailed implementation plans, stakeholder roles, competencies, and launch strategies are not required until later rounds.
 - **Short-Form Video:** Create a 3-minute max short-form video that introduces your team's solution in a clear and compelling way. The video should explain the problem, your proposed solution, and why it has the potential to support students in their transition from college to career.

Judging Criteria

- **Impact (35%):** How many students or community members could be reached, and how meaningful is the potential benefit? Strong concepts should show both reach and depth, including how the solution could improve access to mentorship, networks, internships, career confidence, or financial resources.
- **Relevance (30%):** Does the solution address real barriers faced by underrepresented and first-generation students? Judges will assess whether the concept reflects authentic student needs, including limited social capital, lack of career exposure, financial pressures, imposter syndrome, or uncertainty navigating professional spaces.
- **Scalability (20%):** Does the idea have the potential to grow across HACE's student population and programs? Judges will consider whether the concept could realistically expand beyond an initial pilot while remaining practical and sustainable.
- **Feasibility (15%):** Is the idea realistic and achievable with available resources? Judges will consider whether the solution could be piloted, tested, or implemented in a practical way within the competition, campus, and HACE ecosystem.

THE SEMIFINALS | THE PROGRAM STRATEGY & PROTOTYPE | [FORM SUBMISSION](#)

Submit by Friday, February 5 by 1pm ET.

The Semifinals move the solution from concept to reality. Advancing teams should refine their original idea using feedback, strengthen the program design, and show how the solution could be piloted. This round focuses on tangible components, early assets,

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audience engagement, and a general implementation plan. Judges will evaluate whether the solution is more than a strong concept, whether it addresses real student barriers, and whether the team can clearly explain how the program would work for underrepresented and first-generation students.

Requirements

- **Blueprint:** Submit an updated Blueprint that incorporates feedback from the Quarterfinal Round and further strengthens your concept. Build upon your previous responses by refining the vision, value proposition, impact, scalability, and long-term potential of your solution. Teams are encouraged to reference and expand upon their Quarterfinal submissions rather than start from scratch.
- **Program Model:** Update and expand your Program Model from the Quarterfinal Round. Provide additional detail about how the solution works, how participants engage with it, and the experiences, resources, tools, activities, or features that bring it to life. At this stage, further develop the participant experience, student journey, intended outcomes, competencies gained, and key components of the solution. Incorporate feedback gathered from students, campus stakeholders, employers, mentors, alumni, or other relevant audiences where possible, and demonstrate how those insights helped shape the evolution of the solution. Build upon your Quarterfinal responses rather than starting from scratch. Judges are looking for evidence that the solution has evolved from a strong concept into a thoughtful and actionable model that could realistically be piloted.
- **Financial Feasibility:** Provide a general view of the resources, estimated costs, funding needs, partner support, or sponsorship opportunities required to bring the solution to life and maintain it over time.
- **Live Virtual Pitch:** Prepare a live virtual pitch that clearly presents the problem, the proposed solution, how it works, why it matters, and why it is realistic for potential adoption.
- **Q&A with Judges:** Be ready to answer questions about your solution's impact, scalability, sustainability, feasibility, and connection to the challenge question.

Judging Criteria

- **Implementation, Financial Feasibility, Scalability & Sustainability (30%):** Could this solution be piloted, maintained, and expanded beyond one campus? Judges will consider whether the concept could realistically be expanded beyond an initial pilot while remaining practical and sustainable.
- **Program Design & Strategic Depth (25%):** Is the solution clearly developed beyond the initial concept? Judges will look for a strong program model, clear objectives,

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defined student competencies, a thoughtful format, and a student journey that feels intentional and easy to understand.

- **Impact & Relevance (15%):** Does the solution address real barriers faced by underrepresented and first-generation students? Strong submissions should show how the program improves access to mentorship, networks, internships, career readiness, financial resources, confidence, belonging, or long-term professional success.
- **Validation & Engagement (15%):** Has the team tested the idea with the intended audience or relevant stakeholders? Judges will look for evidence that feedback shaped the solution, as well as a clear plan to reach, recruit, and keep students engaged.
- **Presentation & Delivery (15%):** Is the live pitch clear, compelling, organized, and persuasive? Judges will evaluate how well the team communicates the problem, solution, implementation plan, and expected impact, as well as how effectively they respond during Q&A.

THE FINALS | THE CREATIVE PITCH | MARCH 19-22, 2027 | [FORM SUBMISSION](#)

Final materials due Friday, March 12, 2027.

Top 3 competition teams deliver polished, pilot-ready program or solution assets and a live presentation. This stage emphasizes quality, consistency, implementation readiness, and potential adoption. Judges will evaluate whether the solution is actionable, scalable, sustainable, and strong enough to support underrepresented and first-generation students as they access mentorship, professional networks, internships, career development resources, and financial empowerment tools. Teams receive coaching, feedback, and rehearsal time to prepare. Final materials should reflect the solution's completed design and be ready to present as a real pilot opportunity, not just a concept.

Requirements

- **Blueprint:** Refine and strengthen your Blueprint to serve as a clear, stand-alone overview of your solution for judges. Build upon your Quarterfinal and Semifinal submissions by incorporating feedback, validation, and insights gained throughout the competition. Responses should clearly communicate the vision, value proposition, relevance, impact, scalability, and long-term potential of your solution.
- **Program Model:** Build upon your previous Program Model submissions to present a complete, launch-ready version of your solution. Clearly explain how the solution operates, the participant experience, key features, objectives, expected outcomes, competencies developed, and the roles of stakeholders involved in delivery. Judges should be able to understand how the solution would be implemented, maintained, evaluated, and scaled to support students across multiple campuses, communities, or partner organizations.

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- **Financials & Funding:** Outline the estimated costs to build, pilot, and maintain the solution. Include any potential funding sources, partner contributions, sponsorship opportunities, or resource-sharing models that could support long-term sustainability.
- **Live Pitch:** Prepare a 25-minute max in-person presentation covering your solution, final assets, implementation plan, engagement strategy, financials, and expected impact.
- **Q&A:** Prepare for a 10-to-15-minute Q&A to defend your solution, addressing both prepared and on-the-spot questions.

Judging Criteria

- **Strategic Depth & Implementation Plan (30%):** Is the program or solution achievable, detailed, actionable, and ready for pilot consideration? Judges will look for a clear student journey, defined roles, realistic partners, timeline, resources, metrics, and a strong explanation of how HACE could bring the solution to life.
- **Impact & Relevance (25%):** Does the solution address real barriers faced by underrepresented and first-generation students? Strong final pitches should show how the solution improves access to mentorship, professional networks, internships, career confidence, financial resources, belonging, or long-term professional success.
- **Scalability & Sustainability (20%):** Is the solution designed so HACE could realistically adopt, sustain, and expand it across its student population and programs? Judges will consider whether the final model demonstrates a clear path from pilot to broader implementation within HACE.
- **Presentation & Delivery (15%):** Is the live pitch engaging, persuasive, confident, and well-organized? Judges will evaluate how clearly the team communicates the problem, solution, student experience, implementation plan, and expected impact.
- **Polished Program Assets (10%):** Are the final assets refined, useful, and presentation-ready? Judges will look for materials that make the solution easy to understand, easy to imagine in practice, and ready to support a pilot or adoption conversation.