



National Junior Achievement Stock Market Challenge 2026

Competition Guidelines and Criteria

Updated December 2025

Step into what's next at Future Bound by Junior Achievement, [where possibilities are limitless and connections shape tomorrow](#). This event brings together students, educators, and industry leaders to explore hands-on learning experiences, unlock new career pathways, and gain the skills needed to thrive in the evolving world of work. Prepare to be inspired, empowered, and Future Bound!

Eligibility

Permitted Minimum and Maximum Age of Participants

Students representing their teams in the competition must have been enrolled in high school during the 2025-2026 school year and must have participated in the JA Take Stock in Your Future classroom learning experience following the [JA Learning Experience Implementation Standards](#) (including completing the full curriculum with the required minimum volunteer-led contact hours), and a locally hosted JA Stock Market Challenge*. Middle school students or students who graduated prior to 2026 will automatically be asked to withdraw from the competition. Students that fall outside of these guidelines can only be approved to participate by the Chief Education and Learning Technology Officer and the local JA Area President.

Due to requirements from 2026 Future Bound by JA host Boston University, all student participants must be 18 years of age or younger for the entire duration of Future Bound. Participants are ineligible if they have reached their 19th birthday at any time prior to or during the event dates, June 7-11, 2026.

*Beginning in 2027, only teams that have competed in a local competition that has been facilitated with the JA USA simulation platform will be eligible to compete nationally.

Number of Participants per Team

For the competition, a minimum of two (2) and a maximum of four (4) students are allowed to represent their student team at Future Bound.

National JA Stock Market Challenge Information

Overview

The National JA Stock Market Challenge is not simply a stock trading game for young people. Participating teams must successfully apply 21st century skills—such as critical thinking, communication, collaboration, and adaptability—through a fast-paced, real-time investment simulation. Participants are challenged to demonstrate financial literacy, strategic decision-making, and risk management as they react to breaking news, analyze market trends, and make rapid-fire trading decisions under pressure all while maximizing their portfolio value.

Winners will be determined by the highest total net worth at the end of the competition. First, second, and third place honors will be awarded.

Submission and Selection Timeline

September 15 – November 28	JA Area Submits Intent to Register
November 28 – April 24	JA Area Submits Team Reports, Due April 24 - Team Report - Names of the potential student competitors - BU Student Permission forms
April 30, 2026	Finalists Announced by JA USA to JA Areas
May 1, 2026	JA Area Team Registration Due - Each JA Area with a finalist team must complete and submit a form confirming student and chaperone contact information.
May 1 – May 6	Finalists Complete All Event Registration Forms, Due May 6 - Each student team member and chaperone must complete and submit an online registration form and agreement to the conduct standards.
May 19 – May 20	Mandatory Chaperone Orientation (two options provided)
June 7– 11	Future Bound by JA in Boston, MA

Process and Eligibility

- JA Area offices must submit an **Intent to Register** form, simply sharing that they plan to submit and register a team(s) for Future Bound and the National JA Stock Market Challenge. **The deadline to submit to JA USA is Friday, November 28, 2025.** Should there be more than 35 teams represented after the 11/28 deadline, qualifying criteria for team and finalist selection will be introduced.
- If qualifying criteria are introduced, eligible JA Stock Market Challenge teams wishing to be considered must provide their local JA Area with their JA Stock Market Challenge Team Report. The JA Area office will collect these Team Reports and submit

them to JA USA. **The deadline to submit Team Reports to JA USA is Friday, April 24, 2025.**

- JA Areas throughout the United States may submit two (2) JA Stock Market Challenge Team Reports for participation. Satellite or District offices are considered part of the overarching JA Area and should work with their JA Area office to determine team participation and eligibility.
- JA Stock Market Challenge teams must have participated in a local JA Stock Market Challenge and JA Take Stock in Your Future classroom learning experience, following the [JA Learning Experience Implementation](#) Standards (including completing the full curriculum with the required minimum volunteer-led contact hours) during the 2025-2026 school year.
- All submitted materials must be the original work of the JA Stock Market Challenge Team.
- Only JA Area staff may register student teams for consideration. Upon receipt of the above materials, the JA Area must:
 - Complete the online submission for the JA Team here: [JA Stock Market Challenge Nomination Form – Fill out form](#)
 - Upload the team report in PDF format.
 - Upload team information.
 - Upload completed permission forms for Boston University for each student who would represent the team at Future Bound.

Finalist Selection

After the April 24 team submission deadline, each Team Report will be evaluated through a judging process to determine the finalists.

- A panel comprised of JA representatives will be convened for the review process.
- The panel will score JA Stock Market Challenge Team Report based on the provided judging criteria.
- The selection panel will submit finalists to JA USA.
- Up to 35 teams will be selected as finalists for advancement to the National JA Stock Market Challenge at Future Bound.

Announcement of Finalists

The finalists will be announced on Thursday, April 30, 2026. JA USA will email JA Area representatives, who will then inform applicants.

Competition Stages

There are three stages to the competition:

- **Stage One:** Student Team Report Submission (By April 24, 2026)
- **Stage Two:** Finalist Selection (By April 30, 2026)
- **Stage Three:** Onsite competition and Future Bound (June 7-11).

Stage One: Student Team Report Submission

The Team Report is an opportunity for teams to showcase their investment strategy, the research and analysis they have conducted, and their understanding of portfolio management and market dynamics. This report allows teams to distinguish themselves by demonstrating their financial acumen, decision-making skills, and ability to apply

investment concepts in a competitive setting. The team report will be used to determine finalists for the National JA Stock Market Challenge at Future Bound.

Guidelines

The report should follow the format of the JA Stock Market Challenge Team Report Template (which can be downloaded here: <https://data.ja.org/s/bGEAAA>). The report must follow the format of the submission template; however, teams may change the visual design of the document and add text and images. The content must follow the same order laid out in the template; no sections may be added, removed, or rearranged.

- Any relevant and unique activities undertaken by the JA team should be included.
- A PDF copy of the report must be submitted electronically to JA USA by the local JA Area as part of the team's competition submission. Deadline: April 24, 2026.
- No appendices are allowed. The report must be free from any factual, spelling, or grammatical errors and should be visually pleasing.
- View a video overview of the submission template here: coming soon!

Judging Criteria

- **Stock Selection** – The report should include a selection of stocks and a distribution of assets that reflects an understanding of risk tolerance and portfolio diversification. These selections will be used as the team's starting portfolio should they be selected to compete in the national JA Stock Market Challenge.
- **Articulation of Strategy** – The report should provide thoughtful and accurate articulation of the strategy behind the stock selections. The strategy should reflect a clear understanding of the market, investing, and risk tolerance.
- **Decision Making** – The report should reflect a clear understanding of how current events and the market impact each other and what this means for individual investors.
- **Organization and Collaboration** – The report should showcase the team collaboration and delegation of duties. It should highlight the ways in which team members support each other throughout the competition and the contributions of all team members.
- **Learning Experiences and Future Application** – The report should illustrate an understanding of the distinction between long-term investment strategy and the type of high-risk transactional trading that can sometimes offer short-term gains.

Stage Two: Finalist Selection

Please refer to finalist selection process on Page 2.

Stage Three: On-Site Competition

Student teams will compete in a fast-paced stock market simulation, starting with a \$1,000,000 portfolio. During the 90 trading days, each lasting 60-seconds, teams will buy and sell stocks based on market trends, breaking news, and strategic decisions. Success requires quick thinking, collaboration, and financial savvy. The goal: build the highest net worth before the final bell. The following guidelines and rules will be enforced throughout competition play:

Competition Format

- Each team starts with **\$1,000,000**.
- The competition spans **90 trading days**, with **each day lasting 60 seconds**.
- **Large screens** will display:
 - The **Stock Market Exchange Board**
 - The **Trading Leaderboard**
- **Two short breaks** will occur:
 - After **Day 30** and after **Day 60**.

Competition Rules and Guidelines

- Each team must **always** hold at least 100 shares in a minimum of three different stocks (300 shares minimum) throughout the entire 90-day simulation.
- All trades must be submitted **through floor traders**.
 - Floor traders can accept up to **three trades per visit** before moving to another team.
 - Teams may not leave their tables to approach any floor traders
- **Teams receive 5 vouchers** to use during competition to request updated portfolio reports from the print station.
 - One team member may leave the table to obtain a portfolio print out.
- Teams will receive newsletters and alerts from designated volunteers during the competition.
- No personal devices (phones, laptops, calculators) may be used.
- No outside coaching or assistance is permitted during gameplay or breaks.
- Chaperones and any other non-participating observers are not permitted to step foot onto the trading floor during competition play or interact with teams during breaks.
- Failure to adhere to any of the rules stated above will result in disqualification for the participating team.

Competition Resources and Starting Portfolio

- JA USA will digitally provide a **Stock List** (with company descriptions and historical data) via the Team Report template.
- Teams will **virtually submit their starting portfolios** as part of their Team Report. After the report has been submitted, teams may not make updates to their starting portfolio.
- At the National JA Stock Market Challenge, each team will be provided with:
 - A printed copy of the Stock List, team's starting portfolio, game rules
 - Scratch paper
 - Pen/Pencil
 - Calculator

Signature Awards

In addition to the National JA Stock Market Challenge, participants will also have the opportunity to compete for other prestigious awards at Future Bound. Details on these awards will be provided to finalists in mid-May.



Questions

Contact competitions@ja.org