

Spark Challenge 2026 — Competition Rules

1. Background and purpose

Sparkasse – Cassa di Risparmio di Bolzano is promoting the “**Spark Challenge 2026**”, a project competition for students of the Free University of Bozen-Bolzano, running from October to December 2026.

Managing money, finding your way into the world of work and making informed financial choices are increasingly important skills for young people. Financial education is an essential tool for developing them, and it works best when it speaks the language of the people it is meant for and translates into concrete choices.

Spark is the project through which the Sparkasse Group reaches people under 30 on the topics that prepare them for the real world: personal finance, saving, work and career guidance, through digital content, events, school workshops and financial education programmes.

With this challenge, Spark asks students to contribute by starting from one question: how can young people be effectively prepared for the financial and professional choices ahead of them? The aim is to collect proposals designed by members of the very generation they are meant for, with the intention of bringing at least one of them to life with Spark.

The challenge is promoted together with **Starting Finance Club Bolzano**, the university club of the Starting Finance community at the Free University of Bozen-Bolzano.

2. Purpose of the challenge

Each team is asked to identify a concrete need of people under 30 in terms of financial, economic or professional preparation, and to design an effective, measurable and feasible response that can be delivered through Spark.

The project must meet three conditions:

1. **Designed for people under 30**, with one or more specific target groups identified by the team (university students, recent high-school graduates, young workers, high-school students).
2. **Feasible in a banking context**, i.e. sustainable in terms of the costs, timing, regulatory and reputational constraints of a credit institution.
3. **Developed in full**: not a rough idea, but a proposal defined in all its operational components. A working product is not required, but the project must be detailed enough to be put into production.

3. Project areas

The purpose of the challenge is defined in section 2. The form of the response is open: the following areas are indicative, and a project may combine them or propose others.

Whatever form is chosen, every project is presented according to the same structure (section 7) and assessed against the same criteria (section 11).

- **Digital tools.** E.g. a budget or first-salary simulator; a calculator of the real cost of renting a flat or owning a car; a gamified financial education path with challenges, levels and progress tracking.
- **Content and communication.** E.g. an editorial plan; one or more recurring formats for social media, podcasts or newsletters, defined in terms of channels, objectives, tone, frequency and metrics.
- **Events, workshops and programmes.** E.g. one or more replicable formats for schools and universities; peer mentoring programmes or programmes run in collaboration with student associations. The project defines their audience, duration, materials, how they can be replicated and how results are measured.
- **Services supporting financial choices.** Solutions that affect real financial behaviour, integrated into the bank's services. E.g. automatic micro-saving mechanisms; loyalty programmes that reward informed financial choices.

4. Who can take part

The challenge is open to all students regularly enrolled at the Free University of Bozen-Bolzano in the 2026/2027 academic year, from any faculty and at any level: bachelor's, master's and PhD.

No specific banking or financial knowledge is required. Interdisciplinary teams are encouraged.

Participation is free of charge and voluntary. Employees of the Sparkasse Group and their immediate family members, as well as members of the jury and their immediate family members, are not eligible.

5. Team composition

Students take part in teams of **two or three people**. Individual applications are not accepted.

Team members may come from different degree programmes and faculties. Each student may belong to one team only.

When applying, each team appoints a team contact, who liaises with the organisers on behalf of the group. The composition of the team cannot be changed after applications close, except in the case of a documented withdrawal by a member and subject to the organisers' approval.

6. How to apply

To apply, complete the **application form (Annex 1)** and send it by email to **spark.challenge@be-spark.it** by the deadline set out in section 9, with the subject line "Spark Challenge 2026 – Application" followed by the team name.

The form requires:

- first name, surname, degree programme, student ID number, email address and phone number of each member;
- the team name and the team contact;
- a description of the idea in no more than 1,000 characters;
- acceptance of these rules.

The release form (Annex 3), signed individually by each team member, must also be attached.

Enrolment at the Free University of Bozen-Bolzano is verified by Starting Finance Club Bolzano. By the application deadline, each team member must also fill in the Starting Finance Club Bolzano form linked in the application form. The data entered in that form are collected and processed directly and independently by Starting Finance Club Bolzano, in accordance with its own privacy notice, to which we refer you.

An application is valid only if it is complete in all its parts and sent by the deadline. The team receives an email confirmation within three working days; the email contains the information pack on Spark (section 8) and the link to a dedicated team folder where the team uploads its project and any related attachments.

The idea stated in the application may evolve during the challenge and is not binding on the final project.

7. What to submit

By the deadline set out in section 9, each team uploads to the shared folder a single PDF file of no more than 15 pages, containing:

1. **The problem:** which need of young people the project addresses and what evidence it is based on (interviews, surveys, public data, direct observation).
2. **The proposal:** what will be delivered, for whom, and how it works.
3. **Implementation:** operational steps, required resources, timing, estimated costs, partners or bank departments involved.
4. **Expected results:** measurable objectives and the indicators used to verify them.

Optional attachments, which do not count towards the page limit, are allowed: mock-ups, clickable prototypes, draft content, videos of up to 3 minutes, spreadsheets.

The project and its attachments must be written **in English**.

Finalist teams also present their project in a 10-minute pitch in English, followed by 5 minutes of questions from the jury.

8. Support for teams

During the challenge, the organisers provide:

- **Information pack:** sent to each team with the application confirmation, it covers the Spark context and brand, communication guidelines, the Group's offer for young people, the constraints of a banking project and how to build a proposal that can be assessed.
- **Mentoring session:** a coworking morning at the Spark Space, where each team can discuss its project with representatives from marketing, business development and innovation.
- **Q&A channel:** questions sent to the contact address are answered within five working days; answers of general interest are published on be-spark.it for the benefit of all teams.

Starting Finance Club Bolzano will take part as a guest in the mentoring session.

9. Timeline

Date	Milestone
20 October 2026	Challenge launch and applications open

Date	Milestone
10 November 2026, 23:59	Applications close
18 November 2026	Mentoring session and Q&A with the Spark team
7 December 2026, 23:59	Project submission deadline
11 December 2026	Finalist teams announced
21 December 2026	Pitch day at the Spark Space and announcement of the winning projects

The organisers reserve the right to change the timeline, informing registered teams by email and on be-spark.it.

10. Preselection and jury

The projects received are reviewed by a technical committee made up of representatives of the Spark/Sparkasse team, which checks the eligibility requirements and selects up to five finalist teams by applying the criteria in section 11. Teams are informed of the outcome of the preselection by the date set out in section 9.

The jury assesses only the projects of the finalist teams.

The jury is made up of representatives of the Sparkasse Group from business development, marketing, innovation and ESG & Sustainability, together with a representative of Starting Finance Club Bolzano and, where available, a representative of the Free University of Bozen-Bolzano.

The names of the jury members are published on be-spark.it before applications close.

The jury reviews the finalist teams' projects, attends the pitches, awards scores according to the criteria in section 11, establishes the ranking and announces the three winning projects. It reserves the right not to award one or more prizes if the projects do not reach an adequate standard, giving reasons to the participants.

11. Assessment criteria

Projects are scored out of 100 points according to the following criteria.

The criteria apply in the same way to every project area. The jury does not compare different types of project with one another but assesses how far each one responds to a real need, is sustainable in the context of a credit institution, brings something new and is defined down to the operational plan. The completeness of a project counts for more than its ambition.

Criterion	The question the jury asks	Weight
Relevance to the target audience	Does the project respond to a real need of people under 30? What evidence is it based on?	25
Feasibility in a bank	How feasible is it really? Does it hold up against the costs, timing, skills and regulatory constraints of a credit institution?	25

Criterion	The question the jury asks	Weight
Originality	Does it bring a new perspective compared with what Spark and the market already do?	20
Executorial completeness	Does the project reach the operational plan or stop at the idea?	20
Quality of presentation	Is the idea communicated clearly, in the written project and in the pitch?	10

Projects that do not meet the eligibility requirements (sections 4, 5, 6 and 7) are not assessed. The jury's decision is final.

12. Prizes

The top three teams are awarded prizes. Each receives a training voucher; the winning team also has the opportunity to follow the development and implementation phases of its project.

The training vouchers have the following net values: 3,000 euros for the first-placed team, 1,500 euros for the second and 900 euros for the third. Each voucher is divided equally among the team members: for the first-placed team, 1,500 euros each in a team of two and 1,000 euros each in a team of three; for the second, 750 and 500 euros; for the third, 450 and 300 euros. The vouchers can be used for courses, training programmes, certifications, summer schools or industry events chosen by each winner.

As a rule, the Bank pays directly for the chosen programme. The voucher may also be used as a contribution towards more expensive programmes, up to its value; any difference is paid by the winner. Where direct payment is not possible, the value of the voucher is credited to a current account held in the winner's name, with the stated net amount guaranteed.

In addition to the training voucher, the Bank reserves the right to invite the members of the winning team to complete a curricular internship at Sparkasse, to help deliver the project they presented together with the Spark team. The internship is subject to an agreement with the Free University of Bozen-Bolzano, to compatibility with each member's study plan and to the availability of each individual.

All participants who submit a valid project receive a certificate of participation.

The finalist projects are presented on the channels of Spark and Starting Finance Club Bolzano, with the names of the respective teams.

13. Intellectual property

The intellectual property rights in the projects submitted are assigned to Sparkasse, without prejudice to the authors' right to be credited as such. Each team agrees that Sparkasse may use, develop and refer to the project in communications relating to the challenge, crediting the authors.

By applying, each team declares that the project is original and does not infringe any third-party rights.

If Sparkasse does not intend to develop a submitted project, the team members may reuse it for academic, research or personal purposes, after notifying the Bank in writing.

14. Personal data

Personal data collected through the application are processed by Sparkasse – Cassa di Risparmio di Bolzano S.p.A., as data controller, solely for the purpose of running the challenge: checking eligibility, communicating with teams, assessing projects and awarding prizes.

The full privacy notice pursuant to Regulation (EU) 2016/679 and the release form for images and recordings are attached to these rules (Annexes 2 and 3, in Italian). The release form, signed by each team member, is sent together with the application form.

The publication of participants' and teams' names in communications relating to the challenge, as well as photo and video recordings of the events, are subject to the consents given in the release form.

15. Final provisions and contacts

Taking part in the challenge implies full acceptance of these rules. The organisers reserve the right to exclude teams that fail to comply with the terms, make false statements or behave improperly towards other participants.

The challenge is not a prize promotion within the meaning of Italian Presidential Decree (D.P.R.) no. 430/2001, as it is a competition aimed at selecting creative works, with prizes of an educational nature.

For information: **spark.challenge@be-spark.it** or be-spark.it.

Annexes:

Annex 1 – Application form

Annex 2 – Privacy notice (in Italian)

Annex 3 – Release form (in Italian)