



2025-26

Modeling the Future Challenge

EVALUATION REPORT



A Program of The Actuarial Foundation

Modeling the Future Challenge

The Modeling the Future Challenge, a program of The Actuarial Foundation, is a real-world competition for high school students combining math-modeling, data-analysis, and risk-management into one exciting competition! To compete, students conduct their own research project modeling real-world data to analyze risks and make recommendations to companies, industry groups, governments, or organizations.

This report provides a summary of the Institute of Competition Sciences' evaluation and review of the 2025-26 Modeling the Future Challenge (MTFC). Information gathered in this report was collected through online surveys completed by participants, through direct conversations with participants, and through ICS internal analysis of program components.

TABLE OF CONTENTS

PROGRAM EVALUATION METRICS SUMMARY	4
PARTICIPATION	6
List of Participating Schools & Organizations	6
Participation by Region	8
Participation by Type of Organization	8
Demographic Breakdown of Participants	9
REACH	10
OUTREACH	12
ENGAGEMENT	13
Scenario Phase	13
Project Phase	14
Finalist Phase	16
Community Choice Recognition	17
Climate Resilience Award	18
Save a Million Lives Award	19
SUMMARY OF PROJECT REPORTS	20
MENTORSHIPS	21
REGIONAL PARTNERS	22
AMBASSADOR PROGRAM	23
INTERNSHIPS & JUDGING	24
TEACHER COMMUNITY OF PRACTICE	25
IMPACT	26
Educator Impact Survey	26
Student Impact Survey	29
Longitudinal Impact Evaluation	31
TESTIMONIALS	32

PROGRAM EVALUATION METRICS SUMMARY

Overall, the success of the Modeling the Future Challenge is evaluated on three main metrics: (1) Increased Participation, (2) Increased Awareness, and (3) Increased Impact. Summaries of the evaluation of the success of the 2025-26 MTFC in each of these metrics are included below.

INCREASED PARTICIPATION

Despite funding cuts to the 2025-26 MTFC program and marketing budget, overall participation and engagement across the Challenge increased or remained steady from the previous year.



319

Teams Registering

a record high for MTFC and 27% increase in registration participation from 2024-25



99

Teams Participating in Mentor Meetings



26

Teams Competing for Save a Million Lives Award



168

Teams Completing a Scenario Quest

8% increase from 2024-25



100

Teams Engaging in a Regional Event



15

Teams Submitting Finalist Videos & Reports



100

Teams Completing a Project Report

a record high for MTFC, 11% increase from 2024-25



18

Teams Competing for Climate Resilience Award



16

Teams Participating in the National Symposium

New program features were added in 2025-26 that included an updated Challenge Ambassador Program engaging past participants, updates to the Climate Resilience Award, the addition of the Save a Million Lives Award, offering micro-scholarships from MTFC University Partners, and continued regional structure and engagement with Regional Finalist Events in the Project Phase.

The 2025-26 Challenge Ambassador program recruited 4 Challenge Ambassadors (with both current and past participants serving as Ambassadors) and engaged with all 4 for the duration of the program, leading to a **100% completion**.

Restructuring the Challenge's survey design, requirements, and visibility resulted in a **201% increase in Pre-Survey completion** ($n=466$, compared to $n=155$ in 2024-25) and **287% increase in Post-Survey completion** ($n=263$, compared to $n=68$ in 2024-25) from 2024-25.

SUSTAINED AWARENESS

The Modeling the Future Challenge experienced strong organic growth this season. **Total website traffic rose 29.3% Year-over-Year to 19,621 visitors**, demonstrating expanding awareness for the Challenge. This growth was supported by a functional user experience; the "Resources" page captured an even greater share of web traffic this season, becoming the second most viewed page on the site. This sustained interest proves that the competition continues to deliver value to participants and grow through word-of-mouth.

Operating without paid marketing, this traffic expansion was driven by direct communication, such as through email marketing, partner outreach, and teacher-to-teacher recommendations. "Direct" acquisition grew from a 49.5% share last year to 58.4% this season. Furthermore, while the volume of direct traffic compressed the percentage shares of other channels, growth was still present.

Unique users entering the site via Organic Search rose by 54.52% YoY, while traffic from Social Media grew by 69.23% YoY.

Beyond attracting visitors, the MTFC increased audience engagement through ambassador content. By pivoting to peer-led video content, the ambassadors captured the attention of students and educators, ensuring the Challenge built a more connected community.

SUSTAINED IMPACT

MTFC Coaches overwhelmingly agreed that engaging their students in the MTFC led to an **increase in their students' mathematical skills and mathematical confidence** (93% agree) as well as their **overall confidence and problem-solving skills** (97.7% agree).

From the longitudinal student survey data, there was a **20.7% increase in students affirming that they know what an Actuary is and does** from the Pre- to Post-Survey (compared to a 4.0% increase in 2024-25). Additionally, **43% of students stated that they may consider a career in Actuarial Science after college**. While this is a slight decrease from last year, it is worth noting that there was a 3.9% increase in students considering Actuarial Science as a career from the Pre- to Post-Surveys.

This is significant in light that nearly every other career path listed in the survey had a decrease in students' interest. This is indicative of a shift in student perception even over the past 4 months in job security of a career in data science (one of the top career choices historically for MTFC participants) in the wake of the AI-boom. **The perception of Actuarial Science as being a more stable career field than historically top-choices for MTFC participants is evident in student responses and strong evidence of the sustained impact of the MTFC.**

PARTICIPATION

SCHOOLS & ORGANIZATIONS

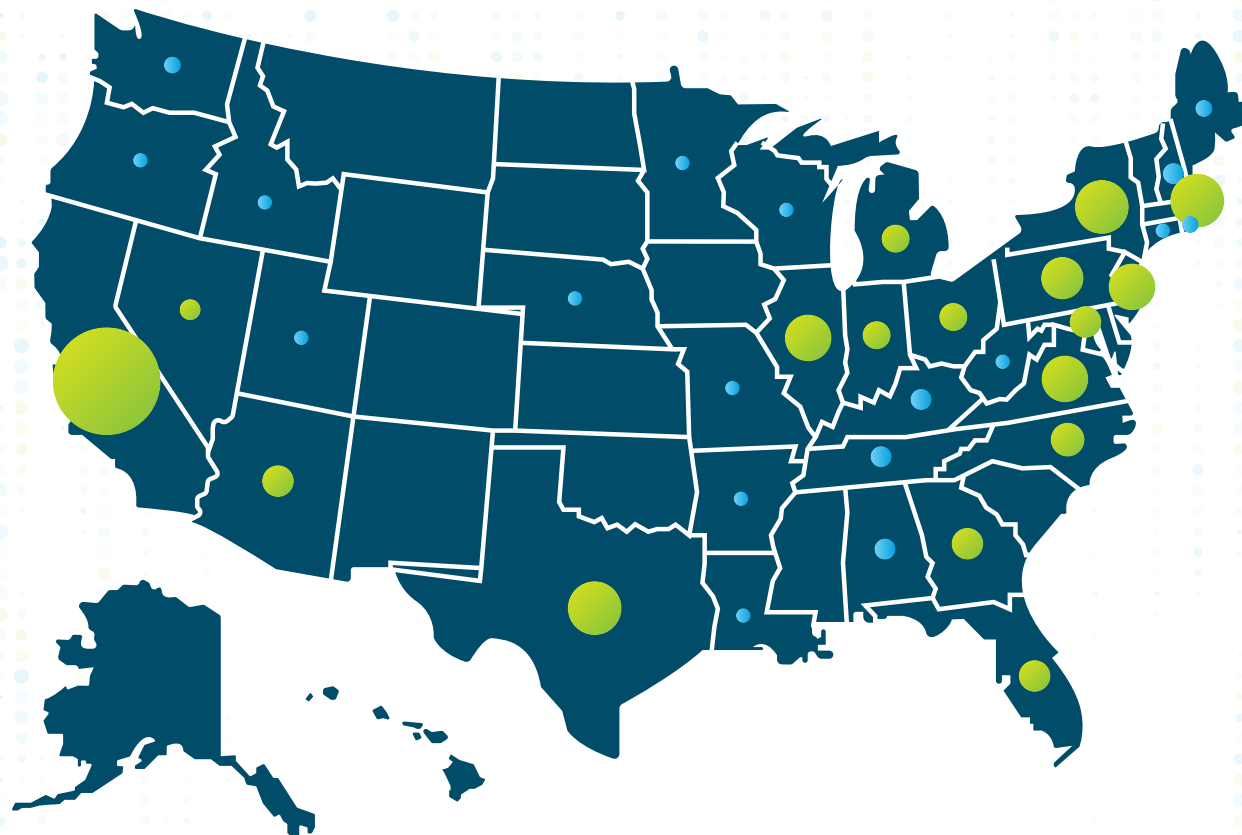
Of the teams affiliated with a school or organization, the following 131 organizations were self-identified by participating teams. In addition to this list, there were 44 teams participating as individuals unaffiliated with an organization.

Organization	State	Teams	Organization	State	Teams
Abington Heights High School	PA	1	Davis Senior High School	CA	1
Academy for Science and Design	NH	3	Del Norte High School	CA	1
Adlai E Stevenson High School	IL	5	Discovery High School	WA	1
Alabama School of Fine Arts*	AL	1	Don Bosco Preparatory High School††	NJ	1
Allen High School	TX	1	Dougherty Valley High School	CA	1
Aloha High School*	OR	1	Dublin High School	CA	1
Amity Polis†††	CA	2	DuPont Manual High School	KY	3
Amos Alonzo Stagg High School	IL	1	Eleanor Roosevelt High School*	MD	1
Ardrey Kell HS	NC	1	Ellsworth High School	ME	2
Arizona College Prep High School	AZ	3	Emerald High School	CA	1
Arlington High School	MA	1	Everglades High School	FL	1
Austin High School	TX	4	Fairview High School	PA	1
Bard High School Early College Queens*	NY	1	FDR High School*†	NY	2
Barrington High School†	IL	1	Franklin School††	NJ	1
Basha High School	AZ	1	Frisco High School	TX	1
BASIS Independent Silicon Valley††	CA	3	Gabrielino High School*†	CA	1
Baton Rouge Magnet High School	LA	1	George W. Hewlett High School	NY	1
Bergen County Academies	NJ	1	Glenbrook North	IL	1
Bergen County Technical High School	NJ	1	Granite Bay High School	CA	1
Brownell Talbot School††	NE	1	Gretchen Whitney High	CA	3
Camas High School	WA	1	Grissom High School	AL	1
Carmel High School	IN	1	Harvest Preparatory School††	OH	2
Carver STEAM Academy†	GA	1	Heritage High School	TX	1
Central Bucks High School East*	PA	1	Hill School††	PA	2
Cerritos High School	CA	1	Hillcrest High School†	UT	1
Chattanooga School for the Liberal Arts	TN	1	Hinsdale Central High School	IL	1
Cherry Hill High School East	NJ	1	Huntington High School*†	WV	1
Clark Magnet High School*†	CA	1	Independence High School	TX	2
Clayton High School	NC	1	Individual	TX	44
Conestoga High School	PA	1	International Academy Okma	MI	1
CSUF SRMI High School Summer Camp†††	CA	2	International School of LA††	CA	1
Cupertino High	CA	1	Jericho High School	NY	10
Da Vinci Schools*†	CA	2	LEAP Academy University*†	NJ	1
Danbury High School*	CT	1	Los Altos High School	CA	1
Davidson Academy	NV	3	Lycee Francais de Chicago††	IL	1

Organization	State	Teams	Organization	State	Teams
M.I.N.T (Midwest Investor's Network for Teens)†††	MO	1	The Wheeler School††	RI	6
MA Academy of Math and Science	MA	10	Trinity Preparatory School of Florida††	FL	1
Maggie Walker Governor's School	VA	5	Troy High School	MI	2
MAST Academy	FL	1	Uniondale High School*†	NY	4
Merion Mercy Academy††	PA	1	Upper Darby High School*†	PA	1
Mesquite High School	AZ	1	Utica Academy for International Studies	MI	1
Metea Valley	IL	1	Varsity Tutor†††	NY	1
Millburn High School	NJ	1	Walnut High School	CA	1
Miller Place High School	NY	1	Walt Whitman High School	MD	1
Mission San Jose High School	CA	3	Ward Melville High School	NY	3
Monmouth County Vocational School District	NJ	1	Washington High School*	CA	1
Monta Vista High School	CA	2	West Essex High School	NJ	1
Montgomery Blair High School	MD	3	West Ranch High School	CA	3
Mountain View High School	CA	1	West Windsor Plainsboro High School North	NJ	1
Munster High School	IN	3	Whitney High School*	TX	1
New Trier High School	IL	1	Whitney M. Young Magnet High School	IL	1
Newton North High School	MA	9	William B. Travis Academy	TX	1
North Carolina School of Science and Mathematics	NC	3	William Mason High School	OH	1
Okemos High School	MI	1	Winchester High School	MA	1
Oregon High School	WI	1	Woodlands Academy of the Sacred Heart††	IL	1
Oxford Academy	CA	7	York Country Day School††	PA	1
Palo Alto High School	CA	1	Zionsville Community High School	IN	2
Paradise Valley High School	AZ	1	* Serves free/reduced lunch to more than 50% of the student population † Title I School †† Private School ††† Extracurricular Organization		
Paragould High School*	AR	1			
Phillips Academy††	MA	1			
Pingree School††	MA	1			
Poolesville High School	MD	1			
Reagan High School	TX	1			
Red Bank Catholic High School††	NJ	1			
RI Robotix†††	RI	1			
Richard Montgomery High School	MD	1			
RISE Institute†††	AZ	3			
Saint Thomas Academy HS††	MN	1			
Santa Teresa High School*†	CA	16			
Saratoga High School	CA	1			
Seven Lakes High School	TX	23			
South Brunswick High School	NJ	1			
South Texas ISD Science Academy*†	TX	1			
Southcrest Christian School††	TX	1			
Southern Choctaw High School*†	AL	1			

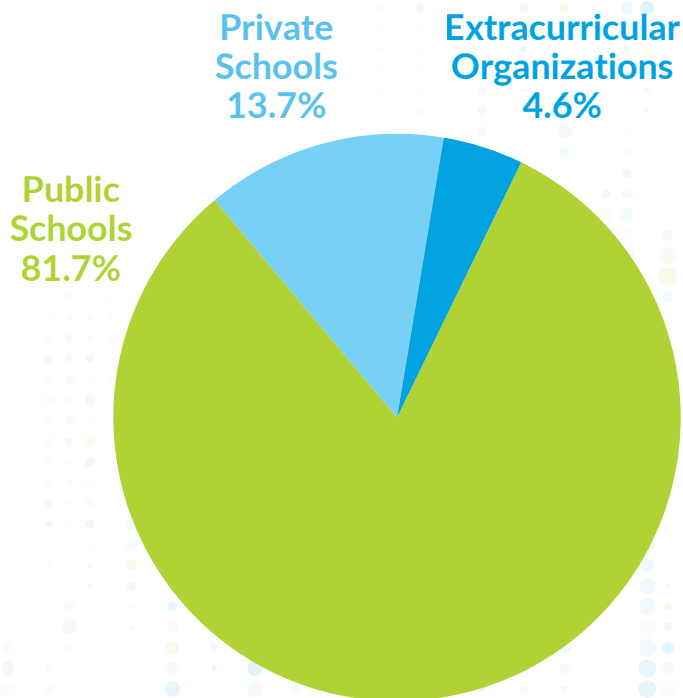
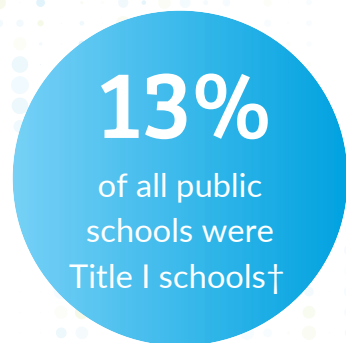
PARTICIPATION BY REGION

In the 2025-2026 Season of the Modeling the Future Challenge, 35 states were represented. The full geographic distribution of teams is displayed in the following map.



PARTICIPATION BY TYPE OF ORGANIZATION

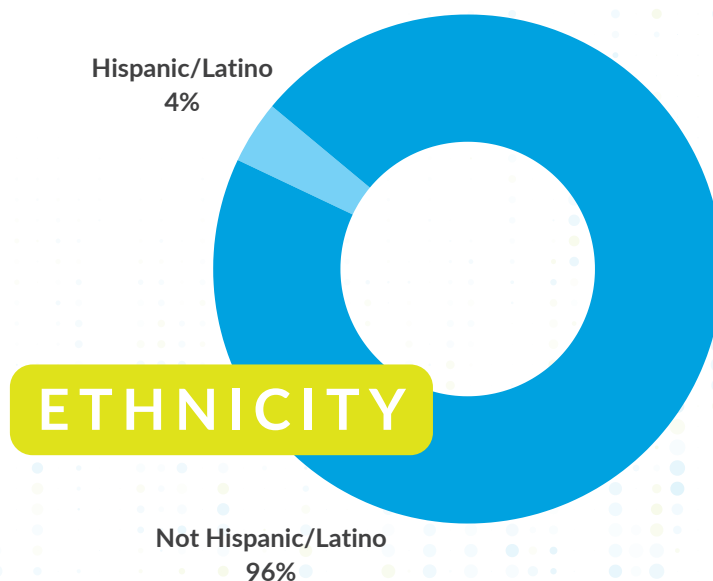
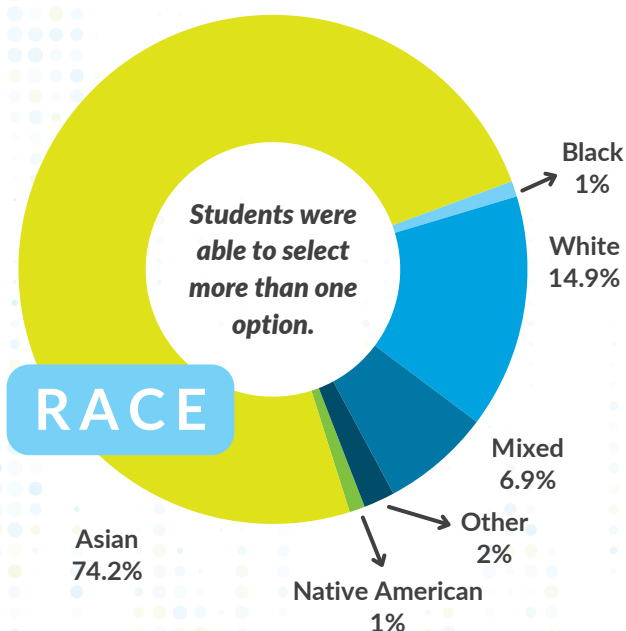
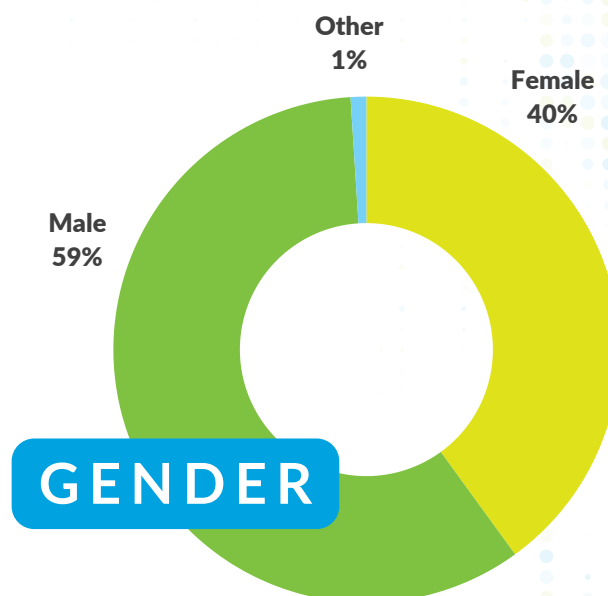
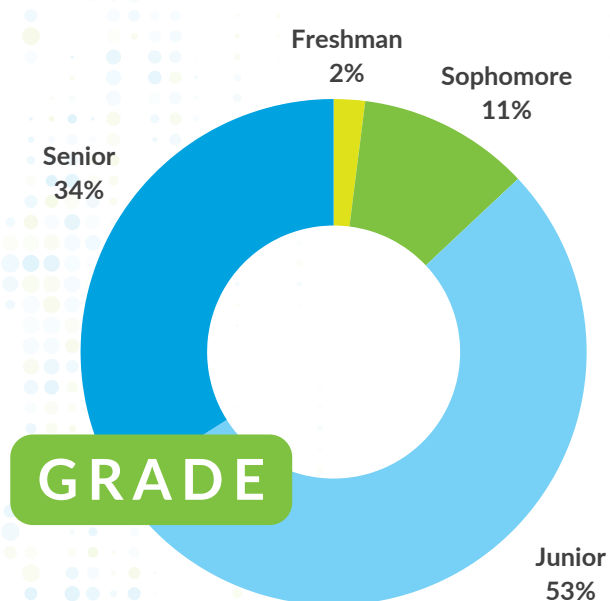
The Modeling the Future Challenge welcomes teams from public, charter, and private schools as well as from extracurricular organizations across the country. The breakdown of the participating organizations for the 2025-2026 Season is:



†* data collected from the US News & World Report K-12 Education Data

DEMOGRAPHIC BREAKDOWN OF PARTICIPANTS

In the Pre-Project Survey, students were given the opportunity to self-report information about themselves, including gender, race, and ethnicity. **466 students** responded.



REACH

WEBSITE TRAFFIC

Website traffic during the 2025-26 season for the mtfchallenge.org website is broken down in the following figures.

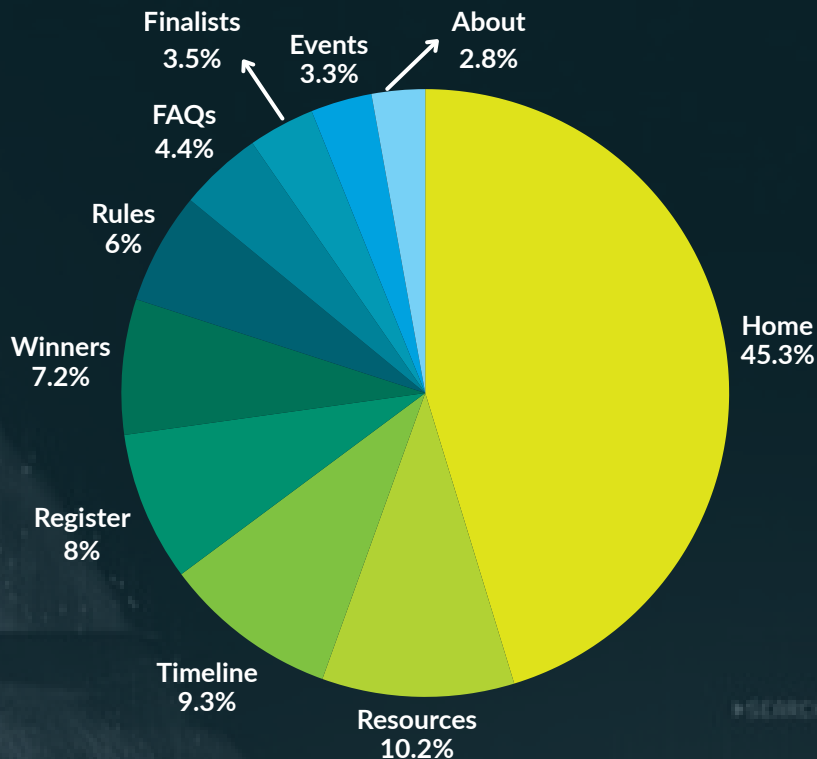
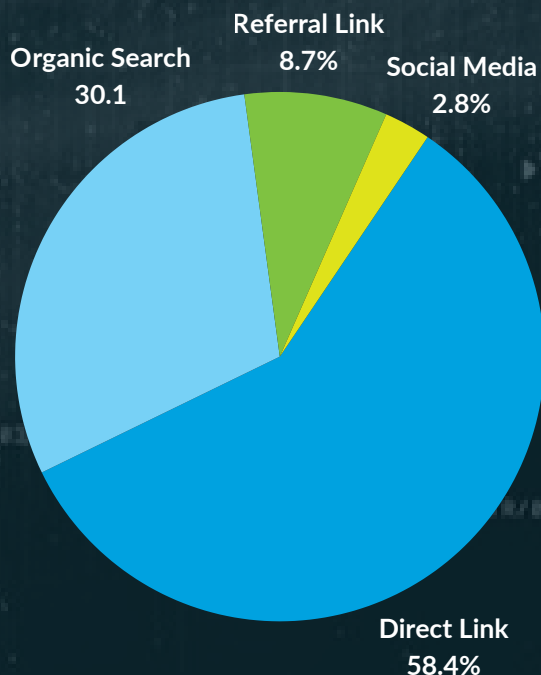
19,621

Unique Organic Visitors to the MTFC website

↑ 29% YoY

USER ACQUISITION

The pie chart below displays where new MTFC website users came from during the 2025-26 season.



USER ACTIVITY BREAKDOWN

The pie chart above displays the percentage of views on the top 10 most visited pages on the MTFC website. **Total website traffic experienced a major surge this year, expanding by 29.3% YoY to reach a total of 19,621 visitors.**

Building on last season's momentum, the revamped MTFC Resource Library continued to play an integral part in the user experience of the MTFC website. Following a major structural overhaul ahead of the previous cycle, the "Resources" page captured an even greater share of web traffic this year, becoming the **second most viewed page** on the entire site.

The distribution of user acquisition channels this season (to the left) reflects strong organic growth. Operating without paid marketing, the Challenge achieved its 29.3% traffic expansion by leveraging direct communication channels, such as email marketing, and institutional partnerships. This is demonstrated by the increase in "Direct" traffic, which jumped from a 49.5% share last year to a 58.4% share this season. This spike indicates that direct-to-user communications and word-of-mouth contributed heavily to Challenge awareness this year.

Although, while Organic Search and Social Media saw their overall percentage share compress slightly, it is worth noting that the increase in traffic means both of these channels still delivered an increase in users this season. Unique users coming from Organic Search increased 54.52% YoY, and 69.23% YoY from Social Media.

SOCIAL MEDIA

While traditional social media metrics remained relatively stable Year-over-Year, the depth of audience engagement experienced quite the shift. **Total video watch time on social media skyrocketed from a nominal 1 minute and 33 seconds last year to 29 minutes and 38 seconds this season**—representing an astronomical increase of over 1,800%.

This dramatic surge in active viewing time provides clear validation for the decision to revamp the MTFC Student Ambassador Program. By pivoting toward high-quality, peer-led, authentic video content, the ambassadors successfully captured and held the target audience's attention in a way static posts simply could not match. Rather than just scrolling past, users actively stayed to watch the videos, indicating that the new creative direction resonated deeply with students and educators.



120

new Facebook & Instagram followers

↑ Compared to 94 last season



12,998

viewers on Facebook/Instagram



835

unique, direct page/profile visits



29m 33s

total video watch time

↑ Compared to 1m 33s last season

NEWSLETTERS

The MTFC audience has seen a **net growth of 413 subscribers during the 2025-26 Challenge (up 59.46% YoY)**. 6 newsletters went out to the general audience of 5,182 subscribers.



32.1%

OPEN RATE



4%

CLICK RATE

EMAIL MARKETING

5 emails including information about the Modeling the Future Challenge also went out to the ICS newsletter audience of 29,914 subscribers throughout the 2025-26 season, resulting in:



836

Visits to the Modeling the Future Challenge website

OUTREACH

Outreach efforts for the Modeling The Future Challenge (MTFC) this year focused on both strengthening existing relationships and creating new opportunities to expand awareness of the program among students, teachers, and STEM communities. The overall goal was to continue increasing visibility while reaching educators and organizations that support mathematics, data science, technology, engineering, and real-world problem solving.

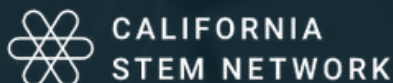
As in previous years, outreach relied heavily on trusted STEM organizations and educational networks that regularly share opportunities with educators and students. Working through these established channels allowed MTFC information to be distributed through sources that teachers already know and rely on, helping increase awareness efficiently and credibly.

One encouraging development this year was the growth of outreach connections in Minnesota. New relationships with organizations involved in technology education, STEM engagement, and extended learning created additional opportunities to introduce MTFC to educators and students in the region. Expanding into these new networks was an exciting step and provided access to audiences that had not previously been part of our outreach efforts. These new connections represent meaningful opportunities for future growth and continued engagement.

Another significant addition this year was the inclusion of the International Technology and Engineering Educators Association (ITEEA) as a partner organization. Bringing ITEEA into outreach efforts expanded MTFC's visibility among technology and engineering educators. It opened the door to teachers who regularly engage students in interdisciplinary STEM learning and real-world applications. New organizations engaged during this cycle included:



In addition, several returning partners continued to support outreach efforts by sharing MTFC information with their networks. These included:



These ongoing relationships continue to play an important role in maintaining visibility and helping connect the program with educators and students already engaged in STEM initiatives.

Overall, outreach efforts this year reflected continued growth through both new and established partnerships. The expansion into additional networks, along with the support of returning organizations, helped strengthen awareness of MTFC and supports ongoing efforts to increase participation among diverse student populations nationwide.

ENGAGEMENT

SCENARIO PHASE

Teams in the Scenario Phase are introduced to the Actuarial Process and submit a Scenario Quest response along with a Project Proposal on a topic of the team's choosing that they will fully investigate and model in the Project Phase.

SCENARIO PHASE MATERIALS

- Scenario Phase Guide 2025-26
- Scenario Quest 2025-26: Corn Farming (including scenario context, prompts, submission instructions, prompt scoring rubric, and dataset)
- Scenario Quest Optional Submission Template
- Project Proposal Prompts 2025-26 (including context, prompts, submission instructions, and prompt scoring rubric)
- Project Proposal Optional Submission Template

SCENARIO PHASE PARTICIPATION



EMAIL ENGAGEMENT



SCENARIO PHASE NATIONAL VIRTUAL EVENTS

2025-26 Challenge Launch

9/8/25



Opening Remarks were given by **Daniel Perez** (representative from MTFC sponsor Spencer Education), keynote inspiration by **Colette Copic** (Chicago's Morton Arboretum) on the real-world impact of risk, and Challenge inspiration provided by MTFC mentor **Michael Mendel**, FCAS, MAAA (Zurich North America) on considering risk from the "actuarial side". Teams were oriented to the Challenge with details on the Challenge structure, rules, resources highlights, Scenario Phase Submissions information, timeline, and a preview of the Project Phase Regional structure.

Scenario Phase Workshop

10/8/25



Orientation and overview of the Scenario Phase and its submission items, advice from Challenge Development Committee member and judge **Nate Worrell**, FSA (Moody's) for getting started. Experienced MTFC Coaches **Imani Butler** (Silver Creek High School) and **Valerie Rickert**, Ph.D, MAT (Woodlands Academy) shared their experiences and advice with other MTFC Coaches on their implementation strategies, best practices, and advice for recruiting and coaching MTFC teams in the Challenge.

Informal Office Hours

11/19/25



An opportunity for real-time connection to address questions from participants seeking assistance with submission or general questions.

Semi-Finalist Announcement

12/15/25



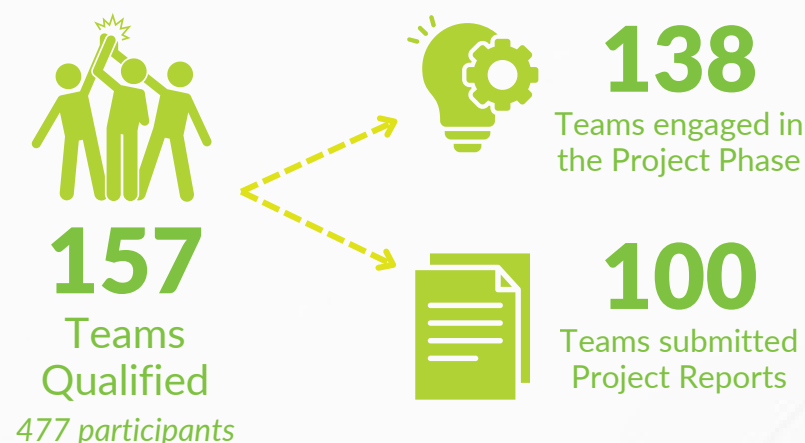
Opening remarks for the event were made by **Reko Daye** of The Actuarial Foundation, Project Proposal highlights were offered by MTFC Chair **Melissa Hollis**, FSA, MAAA, with sponsor remarks and Semi-Finalist announcement were offered by a representative of MTFC's National Education Sponsor (Worcester Polytechnic Institute), **Jennifer Cluett**. Closing remarks and words of advice were provided by Project Phase mentor, **Eileen Burns**, FSA, MAAA.

PROJECT PHASE

PROJECT PHASE MATERIALS

2025-26 Project Phase Guide: Instructions for the infographic and Project Report submissions, Project Report rubric, details for Project Phase mentorship, details on the Climate Resilience Award and Save a Million Lives Award, information on the new University Awards (micro-scholarships from WPI and Hofstra), and a full list of MTFC Sponsors.

PROJECT PHASE PARTICIPATION



EMAIL ENGAGEMENT



SCENARIO PHASE NATIONAL VIRTUAL EVENTS

Project Phase Workshop 12/17/25 42 attendees 49 views

In addition to orienting Semi-Finalist teams to the Project Phase, mentorship sign-ups and expectations, and providing context on the required addendums for the CRA and SaML Awards by **Nichole Sempit** and **Moriah Sanya**, words of advice by 2024-25 MTFC 1st place winner and 2025-26 Challenge Ambassador, **Shreyas Dandavate**.

REGIONAL FINALIST ANNOUNCEMENTS



Northwest Region Finalist Announcement

3/17/26 42 attendees 3 views

Northwest Region Finalist Teams:

Team #24438: Datalus, Mission San Jose High School, Fremont, CA

Team #24027: Kolmogorov Crew, Mission San Jose High School, Fremont, CA

Team #24257: Blue Leaf Labs, Monta Vista High School, Cupertino, CA

The program included welcome and a panel by **Sue Vagts**, FSA, and **Heather Clemens**, FSA from the University of Nebraska - Lincoln (UNL) Actuarial Science Program as well as a UNL panel consisting of UNL Director of Recruitment **Kody Maguire** and Actuarial Science students **Hannah LaMaster** and **Daniel Sutherland**. Following the UNL panel, **Daniel Perez**, a representative from Northwest Region sponsor Spencer Education, shared information about Spencer and scholarship opportunities for student team members. The MTFC team shared highlights of the Project Phase, Mentor Recognition Awards based on team nominations, and remarks before the Finalist announcement was given by Sue Vagts from UNL.

Southeast Region Finalist Announcement

3/17/26  37 attendees  7 views

The program included welcome and a panel by **Dr. Maggie Han** from Auburn University as well as a panel of students currently in or recently graduated from the Auburn University (AU) actuarial science program: **Kaylee Arnold, Sarah Helms, Megan Wood, John Ernest, and Carter Stremmel**. The MTFC team shared highlights of the Project Phase, Mentor Recognition Awards based on team nominations, and the Finalist announcement was given by **Dr. Jessica Gilpin** from Auburn University.

Southeast Region Finalist Teams:

Team #23348: DuPont Manual Rams 1, DuPont Manual High School, Louisville, KY

Team #24282: dmvmodelers, Thomas Jefferson High School for Science and Technology, Alexandria, VA

Team #23831: Climate Analytics, Independent, Cumming, GA

New England Region Finalist Announcement

3/18/26  80 attendees  5 views

The program included welcome and a panel by **Ernesto Schirmacher**, PhD, FSA, CSPA and **Emmy Roth**, PhD, from Bentley University as well as a panel of students in the Bentley actuarial science program, **Aubrey Deller** and **Janice Lin**. Sponsor remarks were given by **Anthony Salis**, FCAS, MAAA, CSPA, CPCU, on behalf of the Casualty Actuarial Society (the New England Region sponsor). The MTFC team shared highlights of the Project Phase and Mentor Recognition Awards based on team nominations. The New England Regional Finalist announcement was given by Ernesto Schirmacher.

New England Region Finalist Teams:

Team #23914: CAAARal Reefs, Massachusetts Academy for Math and Science School, Worcester, MA

Team #23915: Error 404: Human Not Found, Massachusetts Academy for Math and Science School, Worcester, MA

Team #23638: Pi Eaters, Ward Melville Senior High School, East Setauket, NY

Northeast Region Finalist Announcement

3/19/26  55 attendees  9 views

The program included welcome and a panel by **Michael Smith** from Trine University as well as a panel of students and recent graduates from the Trine actuarial science program: **Lexi Westendorf, Allyssa Richie, and Drew Merritt**. Sponsor remarks were given by **Jen Adach** from the American Academy of Actuaries and the MTFC team shared highlights of the Project Phase, and Mentor Recognition Awards based on team nominations. The Northeast Region Finalists were announced by Michael Smith.

Northeast Region Finalist Teams:

Team #23927: M.I.N.T (Midwest Investor's Network for Teens), M.I.N.T., St Louis, MO

Team #23834: Disciples of L'hospital, Adlai E. Stevenson High School, Lincolnshire, IL

Team #24477: Jamf, Montgomery Blair High School, Silver Spring, MD

Southwest Region Finalist Announcement

3/19/26  41 attendees  5 views

The program included welcome and a panel by **Jeff Jolley**, FSA, from California State University, Fullerton (CSUF) as well as a panel of students currently in or recently graduated from the CSUF actuarial science program: **Taylor Grimes** and **Jaron Johnstone**. The MTFC team shared highlights of the Project Phase, and Mentor Recognition Awards based on team nominations, and the Finalist announcement was given by Jeff Jolley from CSUF.

Southeast Region Finalist Teams:

Team #24396: Basha Math, Basha High School, Chandler, AZ

Team #23904: The Rizz-iduals, Arizona College Prep High School, Chandler, AZ

Team #23900: Team Refrigerator, West Ranch High School, Stevenson Ranch, CA

FINALIST PHASE

FINALIST PHASE MATERIALS

- The **MTFC Finalist Packet** was updated with the tasks and requirements for the Finalist Phase, but also included information for teams helping them share their accomplishments and harness the MTFC experience for the future.
- The **MTFC Finalist Media Kit** with a customizable press release template, MTFC Finalist Badge to add to email signatures and social profiles, and tips for sharing their successes on social media was updated for 2025-26.
- The **tasks for the Finalist Phase** were updated for 2025-26 with the Finalist intro video, a 15-minute project pitch video where the team presented their project as a “pitch” rather than just an executive summary of their projects, and were given the opportunity to update their Project Reports based on feedback from the judges. The prompts for the 15-minute pitch video were new and developed based on Symposium judge feedback from past years.
- The **MTFC National Symposium scoring rubric** was updated based on judge feedback and was provided to student teams.
- **Climate Resilience Award Finalist packets** were created for the CRA Finalists with details about the MTFC CRA Judging sessions.
- The Top 5 **Save a Million Lives Award** teams received a newly created **packet** outlining details for the MTFC National Symposium.

PROJECT PHASE PARTICIPATION



15

Teams
Qualified

52 participants



8

CRA Award
Finalist Teams

26 participants;
4 on the winning
team



4

MTFC
Scholarship
Winning Teams

14 participants



1

Community
Choice
Recognition
Winner

5 participants



1

Save a Million
Lives Award
winning team

4 participants

EMAIL ENGAGEMENT



9

Emails to registrants



80.4%

OPEN RATE



22.2%

CLICK RATE

SCENARIO PHASE NATIONAL VIRTUAL EVENTS

National Symposium Opening Ceremony

4/27/26  166 attendees  18 views

The Opening Ceremony included welcome by **Kelly Cusick**, ACAS, MAAA (TAF Board Chair), and **Nichole Sempritt** from TAF led the STEM Stars panel with **Kassandra Nestle**, **Stephanie Hayd**, **Justin Mathew**, **Shabbir Akhtar**, and **Kelsey Johnson**. Highlights of the MTFC Ambassadors, Climate Resilience Award Finalists, and Top 5 Save a Million Lives Award teams were presented by **Moriah Sanya** of ICS. Team introductions were hosted by **Kevin Yonkeu** and a team interactive activity was led by **Jack Roberts**, FSA, CERA (a representative from an MTFC Sponsor, The Cigna Group). Closing remarks, words of inspiration, and reminders for Finalists by MTFC Challenge Development Committee, Mentor & Judge **Paul Heffernan**, FSA, MAAA.

National Symposium Closing Ceremony

5/1/26  82 attendees  38 views

The Closing Ceremony & Award Announcement was opened by **Nora Benanti**, FCAS (TAF Program Committee Chair). **Nichole Sempritt** from TAF showcased MTFC teams that had been featured throughout the Challenge year and announced the Community Choice Recognition team and the Helen Galt Educator Awards. Transitioning to the winner announcements, **Dr. "Jacky" Chen Xu** (CRA Judge) offered feedback and a summary of congratulations for the eight CRA Finalist Teams before announcing the CRA Winning Team. The inaugural Save a Million Lives Award was introduced and announced by **Nathan Worrell**, FSA, representing the Insurance Collaboration to Save Lives (SaML Sponsor). **Melissa Hollis**, FSA, MAAA, offered commentary and congratulations to all MTFC Regional Finalist teams on behalf of the judges and **Lindsay Meisinger**, FSA (RGA, MTFC Pioneer Sponsor) announced the winning teams. **Valerie Thompson** (TAF Executive Director) offered closing remarks and final congratulations to all MTFC Award Winners and teams.

COMMUNITY CHOICE RECOGNITION

For the third year, the goal of engaging the broader actuarial community to raise awareness of the amazing work that the MTFC student teams accomplish was continued with the Community Choice Recognition for Finalist Teams. The Actuarial Foundation board members, Challenge sponsors, and members of the professional actuarial community were asked to select their favorite engaging 5-minute video from this year's MTFC Finalists. The ICS team selected 5 of the 15 Finalist team short introduction videos and created an unlisted page on the MTFC website to enable the professionals to view the videos and vote for their favorites based on the following criteria:

TOPIC

What team do you think best modeled future risks of their topic?

COMMUNICATION

What team do you think best communicated their project with a creative and engaging video?

RECOMMENDATIONS

What team identified a recommendation to manage or mitigate a risk that could have the most impact and significance?

In total, 24 votes (a **14.3% increase in votes**) were cast by members of the TAF Board or various TAF programs including STEM Stars, The Cigna Group, Worcester Polytechnic Institute, Plymouth Rock, Deloitte, Willis Towers Watson, John E. Kostic Memorial Foundation, Arch Capital, and Spencer Educational Foundation.

The Community Choice Recognition was awarded to:



Team #23348, DuPont Manual Rams 1

DuPont Manual High School
Louisville, Kentucky

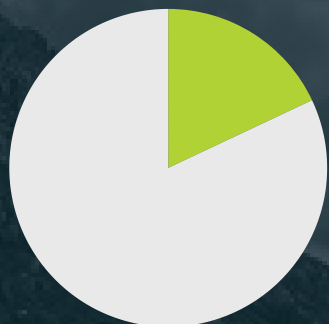
“Modeling Teacher Turnover as Risk”

Samuel Kingston, Edward Kim, Aiden Gie,
Sriram Achaththekoot, Vishwaa Kannan

Coach: Jesudoss Kingston

CLIMATE RESILIENCE AWARD

Through sponsorship by Semptra Foundation, the MTFC offered the second iteration of the special category award: the Climate Resilience Award (CRA). The structure of the MTFC already lends itself to real-world risk analysis and developing of models to theoretically mitigate the risks of the project topic. Teams interested in pursuing the CRA needed to select a topic that analyzed climate change and natural disaster related risks to a community or local region and identified actionable recommendations to mitigate or manage those risks.



18%

of teams indicated interest in being considered for the CRA with 12 teams completing CRA Addendums



The Climate Resilience Award Winning Team is:

8 CRA TEAMS ADVANCED



CAAARal Reefs: "A Risk Analysis of the Effects of Coral Reef Degradation in Tropical Climates"



Cluster Crew: "Urban Heat Island Effects in the Dallas-Fort Worth Metroplex: A Systematic Review"



Climate Analytics: "AI Data Centers' Carbon Emissions and Water Depletion in Metro Atlanta"



Jamf: "Mitigating Eutrophication and HAB Risk"



Error 404: Human Not Found: "Autonomous Vehicles Won't Shorten Your Trip, But They Might Lengthen Your Life"



Blue Leaf Labs, "Desalination Brine Discharge Risk and RED Viability"



Rational Thinkers: "Flash Flooding in Chicago"



The Four-casters: "Sink or Swim: Hurricane-Induced Property Price Fluctuations in the Gulf Coast"



Team #23874: The Four-casters

Seven Lakes High School

Katy, Texas

"Sink or Swim: Hurricane-Induced Property Price Fluctuations in the Gulf Coast"

Andy Chen, Kushagra Nagar, Archith Manduva, Aaron Wu

Coach: Joshua Andrews

The CRA Winning team is awarded a part-time, paid, virtual summer internship (\$1,500 per student) where the team will have the chance to take their risk mitigation idea from theory to the real world by developing an action plan to present to the stakeholders of their identified community. This opportunity offers real-world impact and valuable experience for future college and career paths. Additional mentors and community resilience experts are supporting the summer mentorship of the CRA winning team through the internship.

SAVE A MILLION LIVES AWARD

A new category award was added for the 2025-26 MTFC: the Save a Million Lives Award (SaML) sponsored by the Insurance Collaboration to Save Lives. Teams vied for a \$1,500 team scholarship based on the risk project specifically focused on demonstrating their risk mitigation idea for real-world mortality improvement. Teams that explored preventable mortality and recommended effective public health measures, preventive care, or behavioral changes. What if we could save a million lives? Teams who contended for the SaML Award modeled exactly that.



26%

of teams indicated interest in being considered for the SaML, completing the 1-page SaML Addendum attached to their Project Report

Sponsored by



**Insurance
Collaboration
to Save Lives**

The Save a Million Lives Award Winning Team is:

5 SaML TEAMS ADVANCED



Payton, Laura, Kristen, Aarit:
“Financial Viability of GLP-1 Medications”



Team 1 FDR:
“Reducing Air Pollution in California Cities”



Math Moles:
“Modeling Safer Outcomes: Predicting and Preventing Severe Crash Injury”



How 'Bout Them Apples: “Faster to the Flame”



L.A.N.D and C.: “Analyzing Water Consumption from AI”



Team #23544: Payton, Laura, Kristen, Aarit

Davis Senior High School
Davis, California

“Financial Viability of GLP-1 Medications”

Laura Kay, Payton Hanks, Aarit Atreja, Kristen Kay

Coach: Tim Hanks

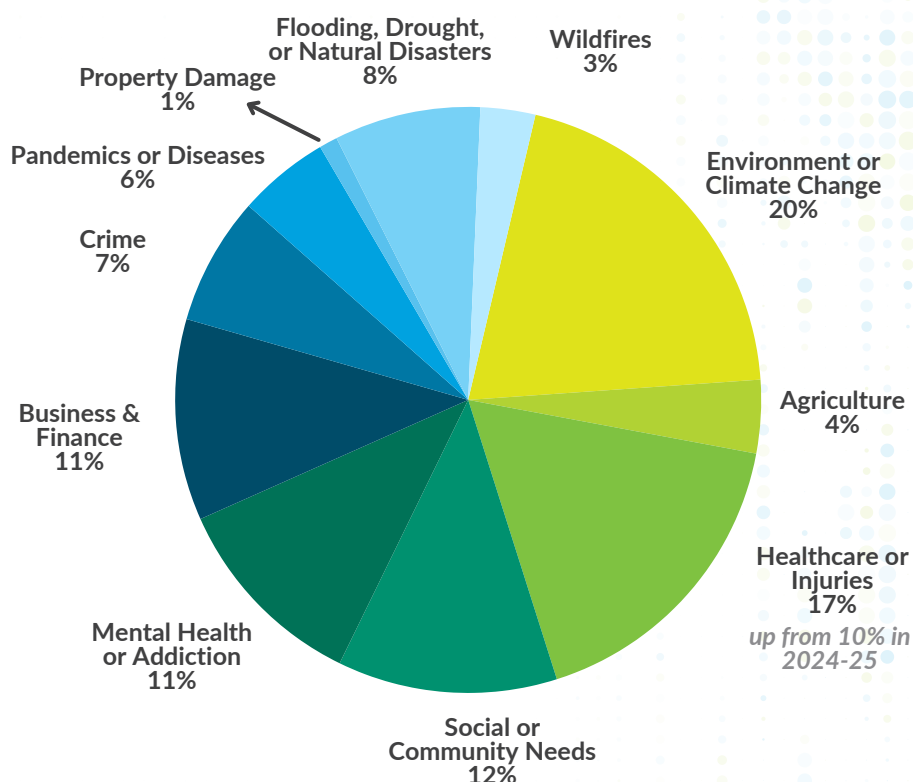
SUMMARY OF PROJECT REPORTS

A defining characteristic of the Modeling the Future Challenge is the Challenge design that affords student teams agency as they have the freedom to select their mathematical modeling topics for the Project Phase. To assist in identifying a viable risk analysis subject, students utilize the five-step Actuarial Process and the accompanying Actuarial Process Guide as a structural framework. During the Scenario Phase, teams submit Project Proposal responses designed to refine their research objectives before embarking on the comprehensive Project Report, where they may receive high-level guidance from professional actuarial mentors. Notably, the MTFC offers teams the flexibility to pivot their focus or select a new topic entirely if their preliminary data analysis suggests that a different investigative direction would be more impactful.

FINALIST REPORTS

- "Actuarial Modeling of California Wildfire Risk and Mitigation Strategies"
- "Beds & Balance: Impacts of U.S. Prison Overcrowding"
- "AI Data Centers' Carbon Emissions and Water Depletion in Metro Atlanta"
- "Forever Chemicals in Drinking Water: Modeling PFAS Contamination and Cancer Risk"
- "City-Wide Migratory Bird Strike Prediction Model"
- "From Water to Wattage: Enabling Sustainable Desalination through Osmotic Power Generation"
- "A Risk Analysis of the Effects of Coral Reef Degradation in Tropical Climates"
- "Autonomous Vehicles and Climate Change: Modeling Emissions and Risk in an AV Dominated Future"
- "Combined Impact of Extreme Weather and Air Quality on Public Health in New York State"
- "Modeling Identity Theft Risk, Firm Losses and Mitigation Strategies"
- "An Analysis of Chicago's Deeply Underfunded Pension System"
- Jamf, Montgomery Blair High School, Silver Spring, MD
- "Preserving Aquatic Ecosystem by Mitigating Eutrophication Risk in Freshwater Systems"
- "Modeling Household Risk of Food Insecurity"
- "Genetic Risk Screening for Opioid Addiction: Modeling the Clinical and Economic Impact"
- "Evaluating the Long-Term Impacts of High School Sports Concussions"

SEMI-FINALIST PROJECT TOPICS



SCHOLARSHIP WINNING REPORTS

- 1st** **Disciples of L'Hopital:** Back on Track: Modeling the Recovery of Chicago's Underfunded Pension System
- 2nd** **Blue Leaf Labs:** OsmoFlux: Modeling the Financial Risk of Desalination Brine Discharge and the Viability of Reverse Electrodialysis as a Risk Mitigation Strategy
- 3rd** **Kolmogorov Crew:** Collisions in Transition: Modeling Traffic Collision Risk Under Climate and Technological Transition
- 4th** **DuPont Manual Rams 1:** Modeling the Impact of Teacher Turnover in K-12 Education in Tennessee on Student Outcomes: A Risk-Based Approach

MENTORSHIPS

During the second round of the MTFC, the Project Phase, all Semi-Finalist teams are provided with access to actuarial mentors who offer high-level guidance on student research projects. Through virtual mentoring meetings, students gain insight into how actuaries approach real-world risk analysis, data interpretation, and mathematical modeling.

Because student teams independently select their own project topics, mentors play an important role in helping teams refine research questions, identify meaningful sources of data, evaluate appropriate modeling approaches, and strengthen their overall analysis and recommendations. Mentors also provide valuable professional perspective, helping students better understand how actuarial thinking is applied in practice.

The Mentorship Program continues to be one of the most impactful components of the Challenge. In the Educator Impact Survey, 83.8% of educators either Strongly Agreed or Agreed that mentorship from actuaries was useful to their team. Additionally, 74.9% of students stated that they Agree or Strongly Agree that their team’s mentor was a great help during the MTFC.



41 mentors

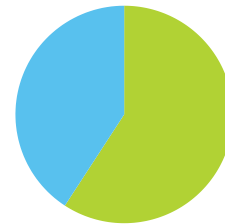
99 teams participated

99 first meetings



49 second meetings

3 third meetings



59.2%

of teams selected the same mentor for their follow-up mentor meetings

“The mentor meetings drew the most engagement from me because I liked how I was able to have a discussion with a real like person who actively is majoring/working in the actuarial industry. She was very calm and nice and made me feel not dumb when asking dumb questions.”

“Working with our mentor was the most impactful part of MTFC, because I came out of every meeting feeling more confident about the future direction of our project.”

“I enjoyed learning how to create different models on programs like R-studio, and I liked visualizing data in a way that was meaningful to my story and the reader. Additionally, meeting with different mentors helped me see my project from the lens of an actuary and taught me more about the perspectives that they consider when completing risk analysis.”

“My favorite activity was meeting with the mentor, since we discussed things that I hadn't even thought about before.”

To better understand the mentor experience and strengthen the support provided through the Modeling the Future Challenge, the MTFC 2025-26 Mentor Post-Event Survey collected feedback from participating actuarial mentors following the Project Phase. 17 mentors responded to the survey, including both returning and first-time participants. The results indicate a highly positive experience overall, with particularly strong satisfaction related to program resources and a clear commitment to continued involvement in future cycles. **Key Takeaways include:**

High Retention and Future Interest:

The program maintains strong engagement, with 10 returning mentors and 7 first-time participants. Notably, **16 out of 17 respondents expressed a definite interest in mentoring again** for the 2026-27 cycle.

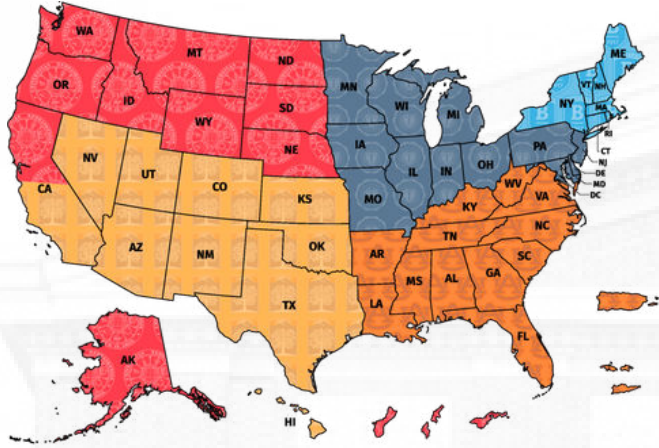
Exceptional Resource Quality:

The materials provided to mentors (such as the Mentor Guide and Actuarial Process Guide) were highly valued, **receiving an average helpfulness rating of 4.59 out of 5.**

Meaningful Student Interaction:

Mentors highlighted the opportunity to impact upcoming actuaries and engage with enthusiastic, bright students as the **most rewarding part** of their experience.

REGIONAL UNIVERSITY PARTNERS



The 2025-26 Modeling the Future Challenge marked the second year of the Challenge's regional competition structure. Introduced in 2024-25 to expand participation and deepen student engagement, the regional model continued to provide a more accessible and scalable competition experience by allowing student teams to first compete within smaller regional cohorts before advancing to the national stage.

The same five university partners returned for the second year of the regional structure, continuing to provide valuable college and career connections through faculty engagement, student panels, and exposure to actuarial science programs and related STEM pathways. **These partnerships helped strengthen connections between high school participants, higher education institutions, and the actuarial profession while increasing visibility for regional opportunities in actuarial science and risk analysis.**

Regional Finalist Events were again held to recognize the top three teams from each region advancing to the Final Phase of the Challenge. These virtual events celebrated student accomplishments while also providing opportunities for participants to engage directly with university faculty, current actuarial science students, and industry representatives. Events featured university panels, sponsor remarks, and recognition of mentor contributions throughout the Project Phase.

In addition to supporting student engagement, the regional structure continued to create new sponsorship opportunities within the Challenge. During the 2025-26 season, three of the five regions secured dedicated regional sponsors, allowing organizations to support the MTFC through smaller-commitment sponsorship opportunities while increasing sponsor visibility and regional engagement.

Though regional Finalist teams did not receive monetary awards during the 2025-26 season, **Finalist students and coaches received recognition packages that included MTFC and sponsor swag as well as materials and gifts provided by university partners.**

While the Final Phase continued to be judged nationally, the regional structure again supported broader geographic representation and visibility for teams across the country.



AMBASSADOR PROGRAM

The 2025-2026 Season saw a major overhaul of our Challenge Ambassador Program in its fourth year. The Challenge Ambassador program is an opportunity for past MTFC participants to give back to the MTFC community by sharing their experiences and advice by creating engaging and informative sharable videos. The videos were shared in MTFC social channels as well as in the engagement emails sent to the current MTFC participants. The content of the videos includes the Ambassador's advice and experiences based on their past experience participating in the MTFC.

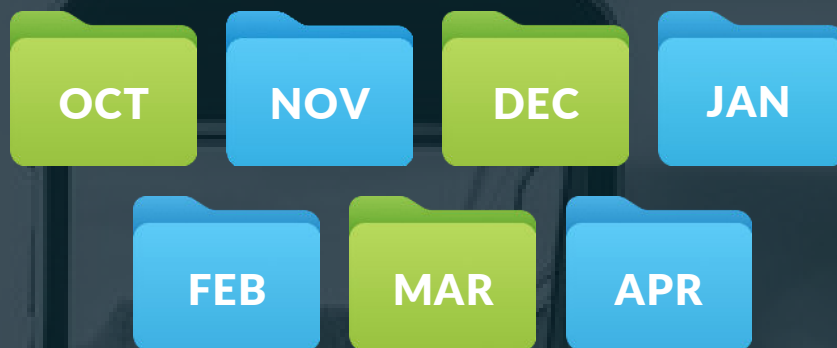
Through the Challenge Ambassador program, student Ambassadors gained experience in demonstrating their leadership skills, built their resume and college applications beyond the classroom by networking and engaging with professionals, engaged in and developed effective communication and through content creation, and earned volunteer hours from a nonprofit organization.

Prior years of the Challenge Ambassador Program had significant drop-off in Ambassador completion and engagement throughout. To address this, an **Orientation Meeting was held to orient students to the program and provide them with "face to face" interactions with MTFC staff to build professional relationships.** A Challenge Ambassador packet was created that outlined Ambassador Requirements, Content Description, Video Guidelines and Tips, and updated Monthly Content Themes that aligned to the phase of the current MTFC season, and two different prompts to choose from each month. The choice of prompts gave Ambassadors greater agency and varied the content created for the Challenge staff to use.

★ SEPTEMBER

Live, Virtual Orientation Meeting with MTFC Team via Zoom

The agenda included an overview of Ambassador Program and participant tasks by Moriah Sanya as well as a Brand Representation Workshop by ICS Marketing Coordinator, Miranda Marshall.



Click the folders above to access the ambassador content.

2025-26 AMBASSADORS

Richard Xu

Adlai E. Stevenson High School
2025-26 Participant ("Temporary Name")

Shreyas Dandavate

Adlai E. Stevenson High School
1st Place Winner 2024-25

Sarah Wu

Ward Melville High School
2025-26 Participant & Finalist ("The Pi Eaters")

Zoe Gorbachev

Montgomery Blair HS



All four Ambassadors successfully completed the program and earned at least 8 volunteer hours as verified by The Actuarial Foundation.

- Shreyas joined the Project Phase workshop and shared advice and inspiration with Semi-Finalists as they entered the Project Phase.
- Richard Xu completed an additional video with the theme related to the Climate Resilience Award.
- Zoe Gorbachev contributed to a blog post for The Actuarial Foundation.

INTERNSHIPS

For the 2025-26 Modeling the Future Challenge, the previous internship structure was replaced with a university student Reviewer model designed to support scoring and screening processes throughout the Challenge. Undergraduate students from MTFC university partner programs were invited to assist with evaluating submissions during both the Scenario Phase and the Project Phase. During the Scenario Phase, five university student Reviewers supported the scoring of Scenario Quest submissions and Project Proposals submitted by participating teams. In the Project Phase, four university student Reviewers assisted with the initial screening and scoring of Project Reports to support the advancement process for judging review.

The Reviewer model continued to provide meaningful involvement opportunities for university students studying actuarial science and related fields while also strengthening connections between MTFC participants and partner university programs. Reviewers gained experience evaluating mathematical modeling, risk analysis, research communication, and student-driven problem solving within a national STEM competition context. While outreach for Reviewers was conducted across all MTFC university partners, the 2025-26 Reviewer cohort included students representing:



JUDGING

Volunteer actuaries and actuarial students play a critical role in the Modeling the Future Challenge as judges across two distinct phases of the competition. During the Project Phase, 39 judges supported assigned regions by reviewing and scoring Project Reports, providing qualitative feedback, and helping determine which teams advance as Regional Finalists. During the Finalist Phase, 11 Symposium judges evaluated final submissions, participated in live Q&A sessions with student teams, and contributed to the selection of national award winners. This two-stage structure ensures both developmental feedback during the Project Phase and high-stakes evaluative review during the National Symposium.

JUDGE IMPACT SURVEY

To better understand the judge experience and improve future cycles of the Challenge, MTFC collected feedback through the 2025-26 Judges Survey. Responses reflect a highly positive experience overall, particularly in relation to program materials, platform usability, and willingness to recommend participation to peers.

Highly Valued Resources

Judges found the provided materials (e.g., Judges' Guide) extremely helpful, with an average rating of **4.83 out of 5**. **Navigation of the scoring platform was also rated highly at 4.60.**

Significant Volunteer Commitment

Judges dedicated substantial time to the challenge. The average time spent was approximately **17 hours** for the Project Phase and **20 hours** for the Symposium Phase, with some volunteers contributing **over 50 hours**.

Strong Community Advocacy

The judging experience is highly valued, with 18 out of 20 judges explicitly stating they would recommend the role to colleagues.

TEACHER COMMUNITY OF PRACTICE

A Community of Practice (CoP) is a group of individuals united by a shared mission, goal, or interest in a specific subject that collaborates by exchanging best practices and generating new insights and initiatives to enhance a particular field.

In the third iteration of the MTFC CoP, experienced MTFC coaches Imani Butler (Silver Creek High School) and Valerie Rickert (Woodlands Academy of the Sacred Heart) were invited to share their tips for best practice with students and educators at the Scenario Phase Workshop in October. Imani and Valerie had very different feedback to share as they represented both public and private schools, incorporating the MTFC into coursework or extracurricular opportunities.

This adjustment to incorporating the MTFC CoP directly into a staple workshop of the MTFC was made in light of the past two years' CoP workshops. MTFC Coaches are usually educators who are already stretched thin and so respecting their time by incorporating the CoP into the Scenario Phase Workshop was an intentional move. Even with this, an educator noted in the Post-Survey, an educator noted "I would like to know how other teachers incorporate this into their classrooms, instead of just through a club or after school activity." Based on this, a written resource that could be accessed asynchronously summarizing other teachers' experiences and advice is a resource format to consider for the 2026-27 MTFC.

"This is my 4th year with MTFC and it has improved tremendously since the first year I had done it with my students. The templates are especially helpful since I do not have to create my own to share with my students in order to monitor their progress during the write up."

"Find volunteer coaches willing to coach our teams. I used to devote time to coach teams but your program depends on teachers willing to give unpaid time and since I have a family, I am not willing to sacrifice that."

"This provided project based learning to the max."

"The MTFC provided very good example cases and process guide to teach students how to identify data, perform math modeling and risk analysis. Their skills are improved in the process of completing MTFC project proposal and the final report."

"It helped me realize that many students do not know how to do an analysis."

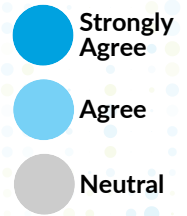
"Everything about MTFC feels well designed and highly effective. The step-by-step guidance is clear, the Scenario Stage project is very helpful for designing final project, the supporting library of resources and guides is extremely helpful. It's already structured in a way that makes implementation smooth and successful."

"We do several of these types of competitions, but this one felt the most "real". Students could picture themselves doing this in their career."

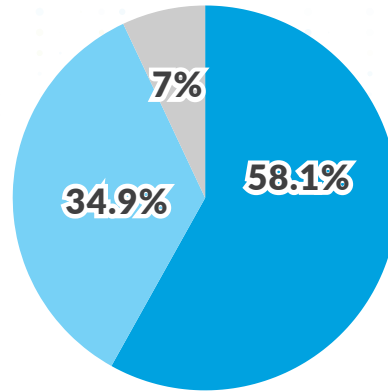
"I'm inspired year after year to do my job better for these high capacity kids."

EDUCATOR IMPACT SURVEY

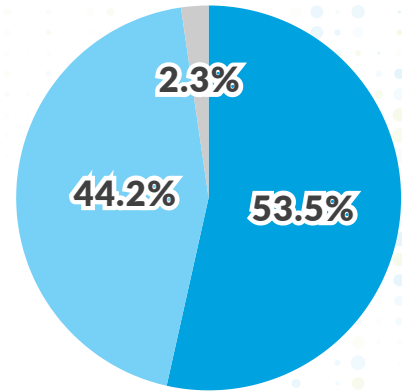
Following the submission of Project Phase Reports, MTFC Semifinalist teachers and coaches were asked to complete a survey about their experience in the Modeling the Future Challenge and its impact on their students. Forty-three educators responded to the survey, a 207% increase in the response rate from 2024-25. The results are as follows:



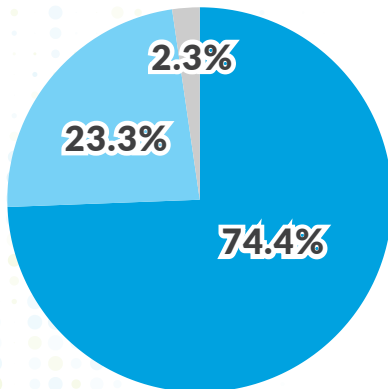
“Engaging in the MTFC has increased my students’:



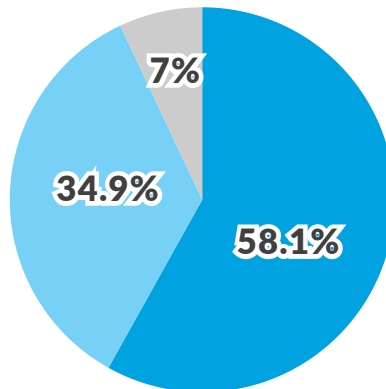
Overall Mathematical Skills



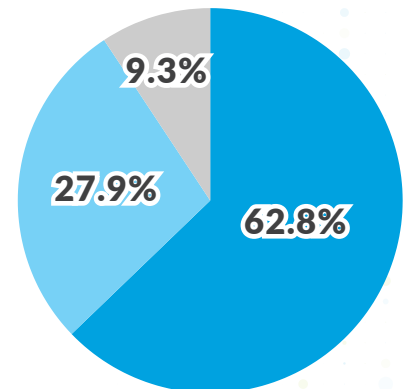
Overall Confidence



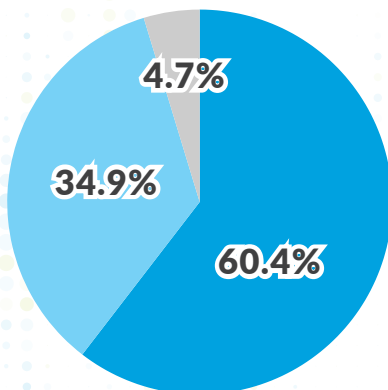
Analytical Skills



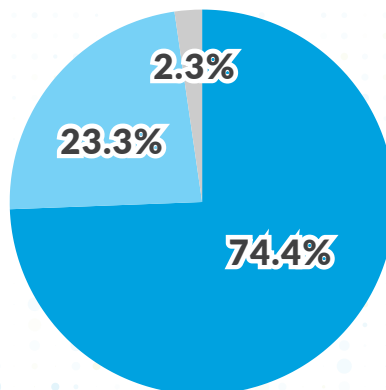
Mathematical Confidence



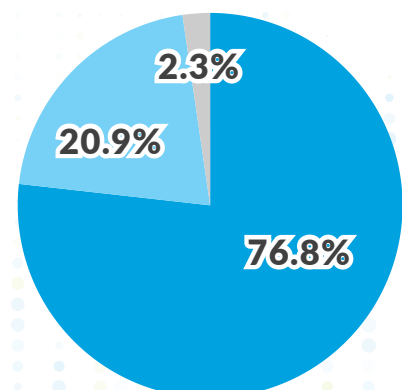
Collaboration Skills



Communication Skills

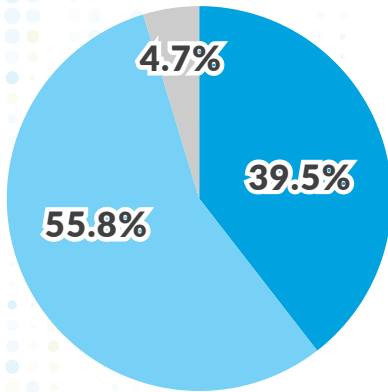


Problem-Solving Skills

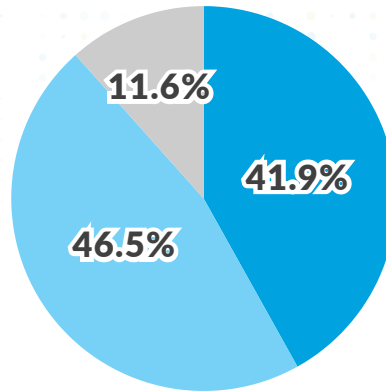


Research Skills

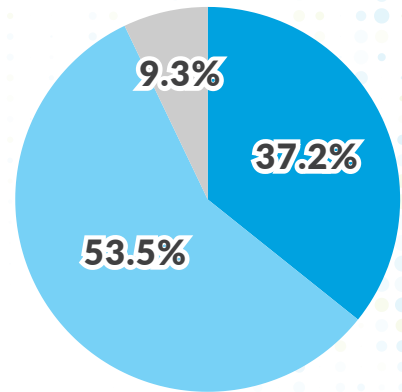
“The following Case Competition tasks were useful for my students:”



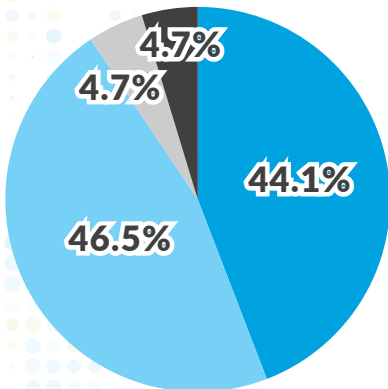
Scenario Quest: Mission Content



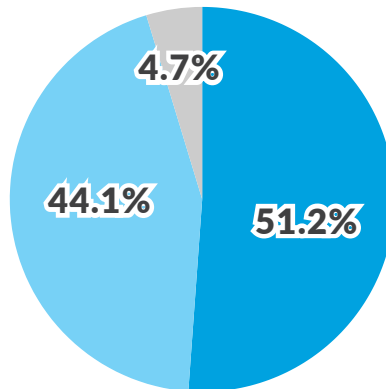
Scenario Quest: Corn Farming Prompts



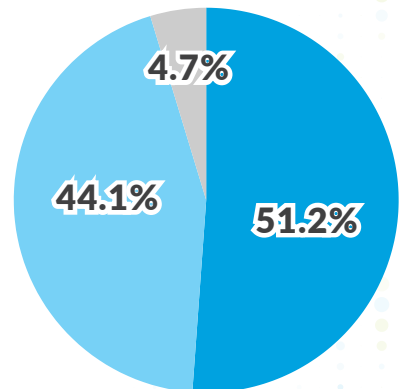
Scenario Quest: Team Topic Response Prompts



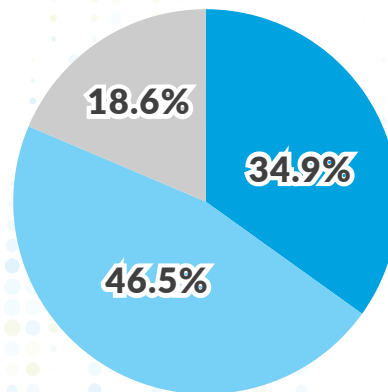
Scenario Quest: Optional Submission Template



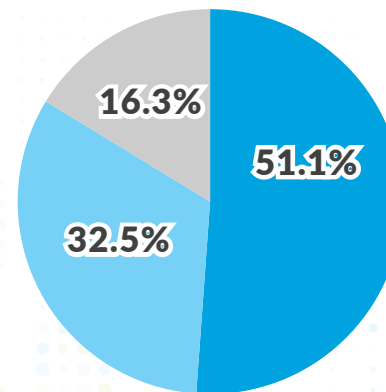
Project Phase Guide



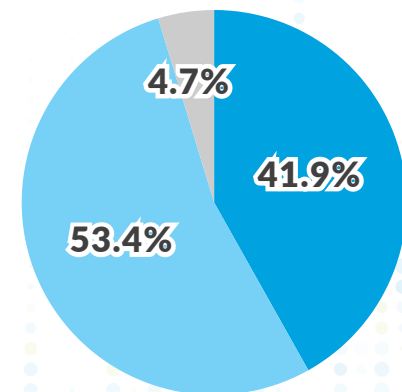
Open Theme



Sample Datasets

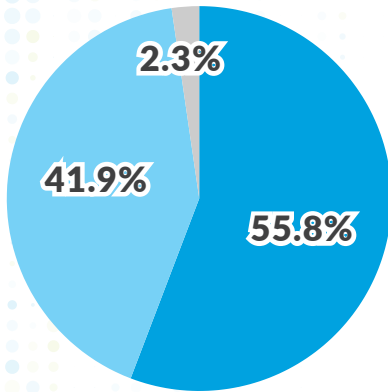


Submission of Questions to Mentors

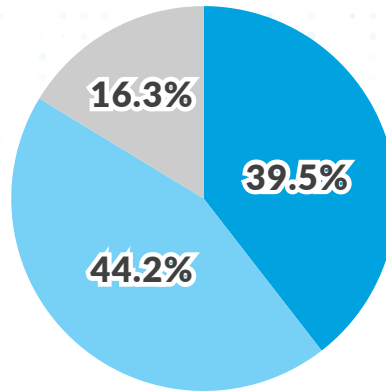


Visual Highlight of a Risk

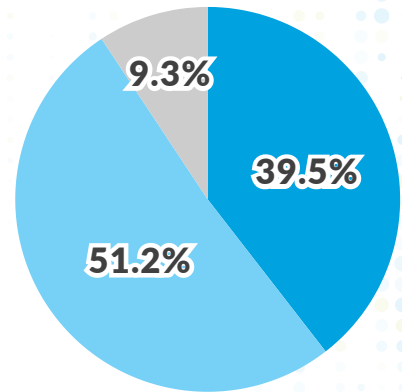
“The following Case Competition tasks were useful for my students:”



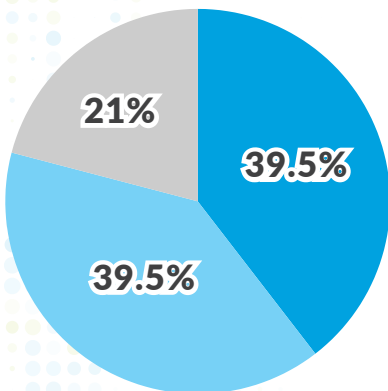
Final Project Report



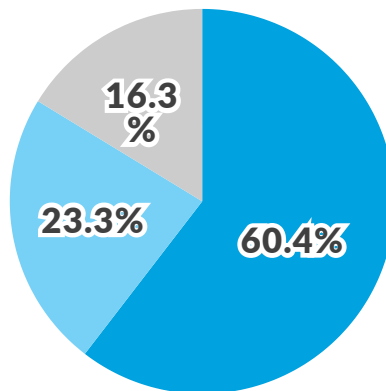
Resource Library



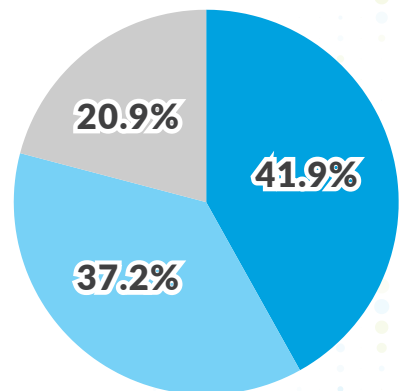
Online Submission Tips



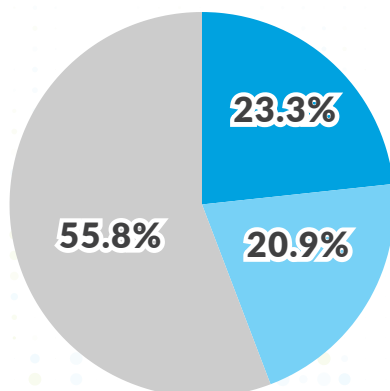
Webinars (and their recordings)



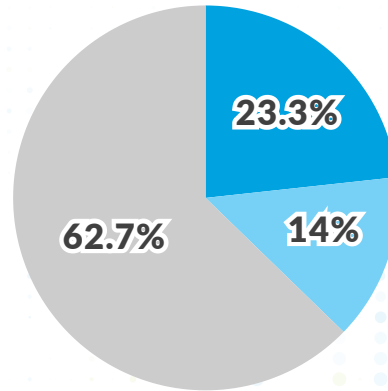
Mentorship from Actuaries



Email Newsletters



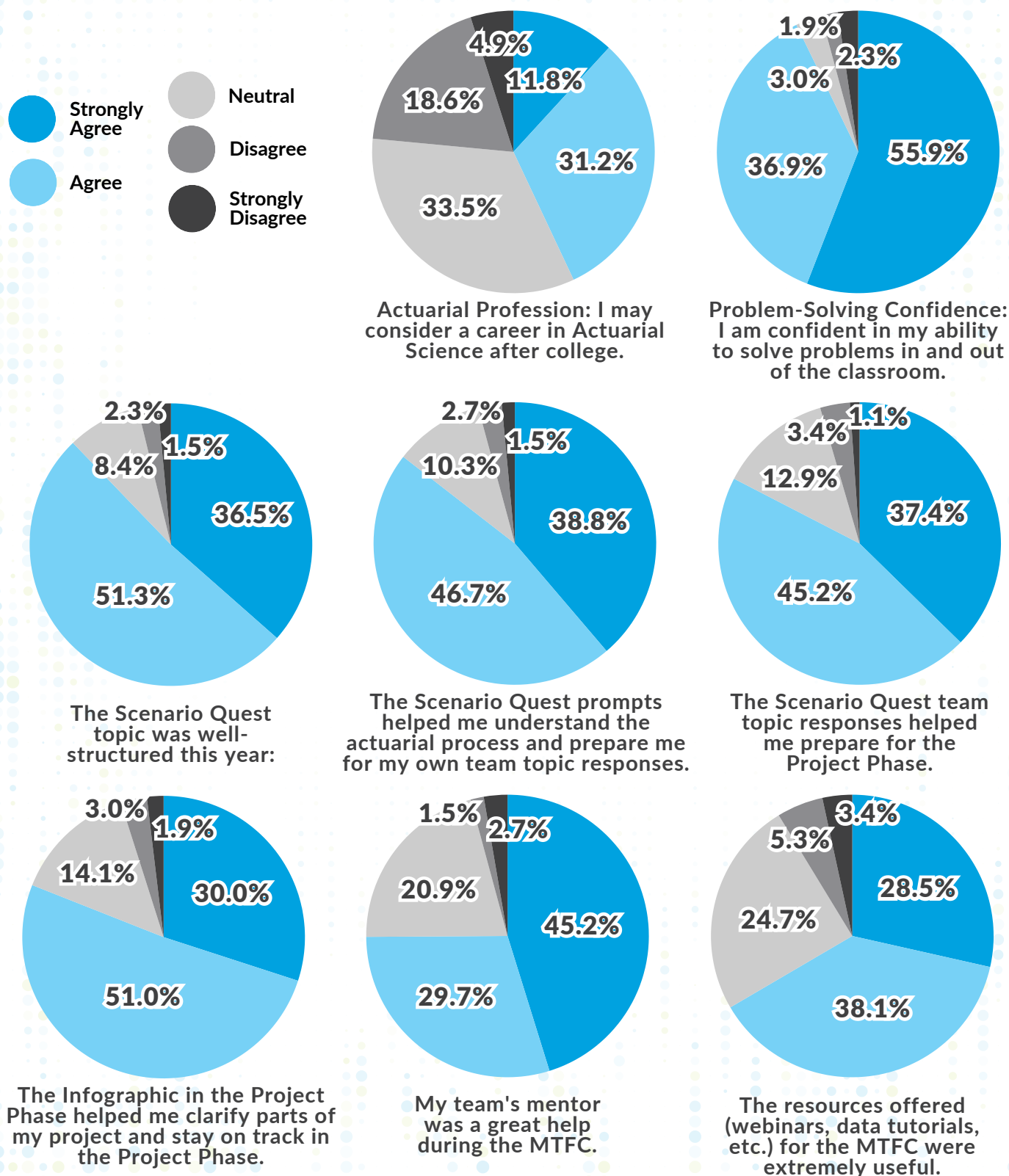
Esri/ArcGIS Licenses



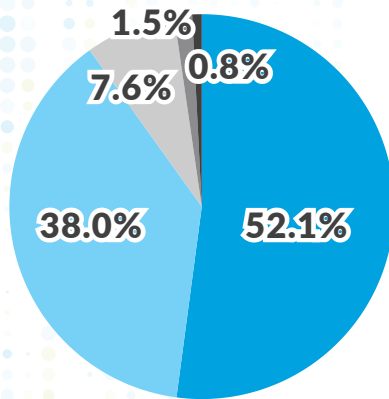
MATLAB by MathWorks

STUDENT IMPACT SURVEY

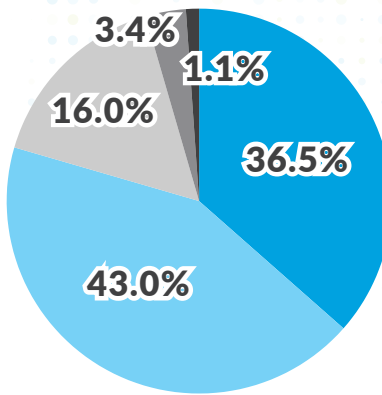
Following the submission of Project Phase Reports, MTFC students were asked to complete a survey about their experience in the Modeling the Future Challenge and its impact on their understanding of the actuarial profession, their interest in mathematics, and more. There were 263 student responses to the survey, a 287% increase in the response rate from 2024-25. The results are as follows:



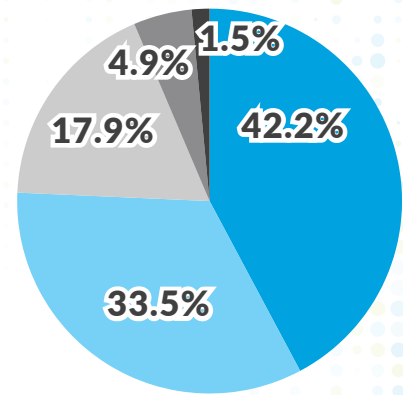
Students were also asked to rate the following components on how valuable they were in motivating them to complete and submit an MTFC Project:



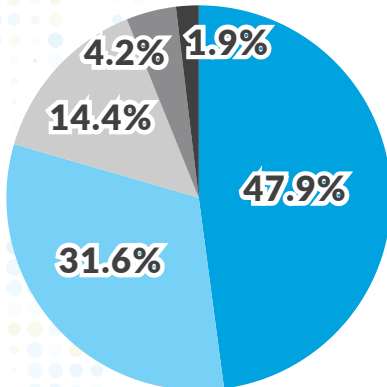
Personal Growth and Relevancy - I wanted to develop new skills and feel a connection to real-world issues.



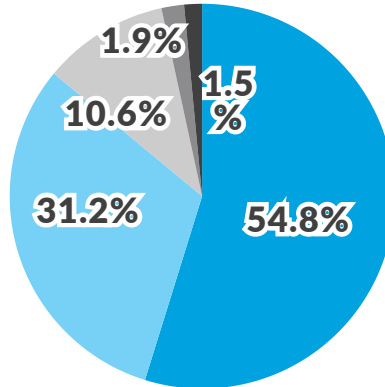
Resume Building - I wanted to strengthen my resume and/or college applications.



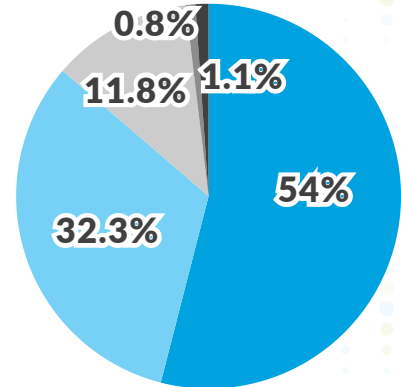
Winner Awards - I wanted the chance to compete for the scholarship prizes.



Finalist Incentive - I wanted the chance to be recognized as a Finalist.



Engagement and Fun - I enjoyed being challenged and getting to work with my team.



Personal Responsibility - I didn't want to let my teammates or my mentor down.



LONGITUDINAL IMPACT EVALUATION

Student survey information was collected prior to the Project Phase of the competition (n=466) and was compared with responses provided by the students completed after submitting their Project Phase reports (n = 263). This allowed us to conduct a longitudinal evaluation on the change in responses to important information about how the MTFC impacted their STEM learning, STEM identity, and other criteria related to their understanding of and interest in actuarial science.

Statements were included in both the pre-project survey and the post-project survey for use in longitudinal impact evaluation. Select statements with a noteworthy increase in the number of students responding either “Strongly Agree” or “Agree” between pre-project and post-project surveys are noted below.

SURVEY STATEMENT	Pre-Project Survey % Responding “Strongly Agree” or “Agree”	Post-Project Survey % Responding “Strongly Agree” or “Agree”	% CHANGE
I know what an Actuary is/does.	72.5%	87.5%	↑ 20.7%
I may consider a career in Actuarial Science after college.	41.4%	43.0%	↑ 3.9%
I am confident in my ability to solve problems in and out of the classroom.	92.1%	92.8%	↑ 0.8%
I am confident in my ability to deal with complex, real-world data.	83.3%	84.0%	↑ 0.8%
I am confident in my ability to present information to others.	86.1%	86.3%	↑ 0.2%
I am knowledgeable about Mathematical Modeling.	66.5%	79.5%	↑ 19.5%
I am knowledgeable about Risk Management.	57.9%	76.4%	↑ 32.0%
I am knowledgeable about the Actuarial Foundation.	41.0%	62.7%	↑ 52.9%
I am competent at Communicating and Presenting my ideas.	89.7%	91.6%	↑ 2.1%

STUDENT TESTIMONIALS

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[As a result of the MTFC] I have shifted my rather negative view about actuarial science to something more appreciative. I used to be less enthusiastic about data science due to having some difficulty with it in the past, however I have found that I enjoy the real-world analysis that it entails.

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It made me realize that just being good at math is not enough. You need to understand math in a way that allows you to model it onto real-life problems and also then come up with conclusions from your math model, which is something I think schools don't teach very well.

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I now have a newfound respect for the people working in the field of actuarial science because I felt that I was in their shoes by working on this project.

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This experience really introduced me to the world of actuarial science and math modeling, which I didn't know much about previously. I think that I've gained an appreciation for how much work goes into these fields and projects, and how complex math modeling really is.

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This experience changed the way I see mathematics by showing me that it is not just about solving abstract equations but about making informed, high-stakes decisions under uncertainty, and it helped me understand actuarial science as a powerful blend of analytical precision, logical reasoning, and real-world impact that directly influences financial stability and people's lives.

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I see mathematics more openly now, and see that there are many more possibilities to build real world applications.

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It taught me that actuarial science is not as hard as it sounds (I thought it was super intimidating at first). At the time, it showed me that it requires many components to make a successful report!

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Actuarial science is a lot more interesting than I previously thought, especially considering I didn't know what actuarial science was before this project. My two friends, one of which is a coder and the other actually knows things about data science, dragged me into this and it was a lot more fun than I thought it would be!

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EDUCATOR TESTIMONIALS

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It made math feel real by forcing me to model uncertainty, tail risk, and frequency versus severity. It also improved my research process by teaching me to use imperfect public data responsibly.

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The MTFC provided very good example cases and process guide to teach students how to identify data, perform math modeling and risk analysis. Their skills are improved in the process of completing MTFC project proposal and the final report.

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MTFC provided the student with hands-on experience using mathematics and data analysis in a real research project, helping them develop stronger analytical thinking and confidence in the research process.

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Greatly helped my student see how mathematics, statistics, data, research, and writing all work hand in hand and are all important skills. Will definitely mention this in my AP Statistics classes.

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It gave me ideas on how I could incorporate more research, collaboration, and real-world projects into my curriculum within the scope of the content I teach. What a great expansion opportunity for my students!

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This has been such a great experience. It has always been important to me for students to see how math is used in the real world. It was great to see the statistics we've used and the modeling we've discussed play out in a career they may choose. I loved the mentors and how it made the project so relevant for them.

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“It has made my experience with mathematics and the research process more purposeful and applied. I asked students to think beyond isolated math techniques and build models that support real decisions. Because the project is risk-focused, I also had the opportunity to better understand actuarial thinking, quantify uncertainty, and compare risk-mitigation strategies.

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The actuarial science angle was new and interesting. My son has learned math in school, and through competitions like AMC and AIME. But this is a "practitioner" angle, a real-world angle.

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