

# YOUNG AMERICANS NEED FINANCIAL EDUCATION



## GEN Z FACTS

Born between  
**1997 - 2012**



Highest rate of student loan debt



Most don't closely track their spending or know how to budget



Many don't know what a credit score is

## REAL LIFE LESSONS MAKE A DIFFERENCE

Not all states require personal finance education for high school students, but ...

High school grads who DO learn personal finance acquire higher savings and net worth

Student loan borrowers say they'd borrow differently if they knew about loan interest

Gen Z says they want to learn personal finance in high school

## HELP BRIDGE THE GAP

Get Smart About Credit connects bankers with young audiences

**99%**  
of bankers recommend the program and would volunteer again

**100%**  
of educators would invite the banker to return



**47%**  
have lined up a second presentation

Most popular topics



CREDIT SCORES



BUDGETING

## TOP 3 PROGRAM BENEFITS



Interactive and engaging format



Gives a real-world perspective



Fits into a 50-minute class period

## Get started with Get Smart About Credit

Bankers: Visit [aba.com/GetSmart](http://aba.com/GetSmart)

Looking for a banker to lead a lesson? Visit [aba.com/FinEdLink](http://aba.com/FinEdLink)

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