

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](https://www.aba.com/GetSmart)

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

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