

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

Looking for a banker to lead a lesson? Visit aba.com/FinEdLink

The ABA Foundation thanks the Wells Fargo Foundation for its support of the 2018 Get Smart About Credit Experience Survey completed in collaboration with The George Washington University Global Financial Literacy Excellence Center (GFLEC).