Gen Zers face a range of significant obstacles, and may have been influenced by watching their parents adapt to challenging economic times. This group will likely need to deal with college tuition bills, a highly competitive job market and, on average, live longer than earlier generations.

Those born between 1995 and 2015

Net Worth

$44 Billion
Generation Z

$5.14 Trillion
Generation X

$36 Trillion
Baby Boomers

The tech-savvy generation

Gen Zers don’t know a world without the Internet, and are learning about current events more quickly than other generations.

Gen Zers are well-positioned to benefit from specialized guidance about building comprehensive financial portfolios that can help accumulate funds, protect assets and secure financial outcomes.

They are using online financial management and payment tools at nearly the same pace as Millennials.

They have priorities...

74% say getting a job one day is very important

71% say saving money for the future is very important

Student loans are a major inhibitor to Gen Z’s financial planning.

About half of teens who have or expect to have student loans anticipate they will need to take out at least $30,000 to help pay for higher education.

Age 13 is the average age they began researching or talking to others about financial planning.

Fun Fact!

What we can learn from them

Gen Z underscores for all Americans, regardless of generation, the opportunities for making a difference in helping to secure long-term financial outcomes that meet specific needs. Advisors at all levels need to ensure they tailor their conversations to meet the specific financial needs of those to whom they provide guidance.

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