

Daily Digest Conversation Cards

Section: Financial Health

Focus: Gen Z Financial Habits

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## Daily Digest Conversation Cards

### Section: Financial Health

#### Focus: Gen Z Financial Habits

**Focus Mission:** The purpose of this focus is to challenge students to think critically about their generation's financial habits and attitudes.

#### **Focus Delivery Method**

Target Audience: Middle and high school classrooms

Course length: 5 - 10 minutes

Course setting: Classroom, after school during snack time

#### **Focus Learning Objectives**

After engaging in the conversation prompts about sleep, students will be able to:

1. Compare and contrast the differences between their generations' financial habits and attitudes and older generations.
2. Describe the weaknesses of their generations financial attitudes and habits.
3. Describe the strengths of their generations financial attitudes and habits.
4. Take actionable steps to avoid making mistakes because of generational habits alone.

#### **Focus Prompt Outline**

1. Gen Zers Emotions About Money:
2. Gen Z Views on Work
3. What Gen Z looks for in a benefits package
4. What Gen Zers Have Wrong About Money/Misconceptions

### **Prompt 1. Gen Z Emotions About Money**

**Prompt Description:** The purpose of this prompt is to inform students about their generation's attitudes toward finances.

**Prompt Learning Objectives:**

1. Compare and contrast the differences between their generations' financial habits and attitudes and older generations.

**Source:** [How Gen Z Feels About Their Finances](#)

**Facts in Quiz Format:**

- **Title:** Gen Z's Feels About \$
- **Instruction:** The oldest part of your generation, Gen Z, is college-aged. When surveyed, which of the below emotions do you think they feel most often when thinking about money? Choose four.
  - Content
  - **Anxious**
  - **Frustrated**
  - **Nervous/Confused**
  - Happy
  - Proud
  - **Self-conscious**
  - Excited
- **Question/Answers:**
- **Explanation:** Although Gen Z is set to be the most educated generation yet, the main emotions they feel about their finances are negative.

**Follow-up Conversation Starters:**

- How do the emotions you feel about finances compare to the survey?
- Do you think your emotions about money will improve as you age? Why or why not?

## Prompt 2. Gen Z Views on Work

**Prompt Description:** The purpose of this prompt is to give students a glimpse of their generation's expectations about work, so they can contrast them with their own expectations, as well as other generations' expectations.

### Prompt Learning Objectives:

1. Compare and contrast the differences between their generations' financial habits and attitudes and older generations.
2. Describe the weaknesses of their generations financial attitudes and habits.
3. Describe the strengths of their generations financial attitudes and habits.
4. Take actionable steps to avoid making mistakes because of generational habits alone.

### Source:

- Source: [Gen Zers: How America's Newest Adults Are Doing Money](#)

### Facts in Quiz Format:

- **Title:** Gen Z Entrepreneurs
- **Instruction:** Although Gen Z mainly feel anxiety, confusion, frustration and self-consciousness about their spending habits, 65% are confident they will make more money than their parents.
- **Question/Answers:** What percentage of Gen Z do you think want to make money by starting their own business?
  - 7%
  - 17%
  - 37%
  - **72%**
- **Explanation:**

### Follow-up Conversation Starters:

- What does being successful with your finances mean to you?
- Imagine your life at age 40. How does what you picture for your future life compare what your parents' life is like now?
- Do you think you will be more financially successful than your parents? Why or why not?

### **Prompt 3. What Gen Z Looks for in a Benefits Package**

#### **Prompt Description:**

#### **Prompt Learning Objectives:**

1. Compare and contrast the differences between their generations' financial habits and attitudes and older generations.
2. Describe the weaknesses of their generations financial attitudes and habits.
3. Describe the strengths of their generations financial attitudes and habits.
4. Take actionable steps to avoid making mistakes because of generational habits alone.

**Source:** [Gen Zers: How America's Latest Adults Are Doing Money](#)

#### **Facts in Quiz Format:**

- **Title: Gen Z's Job Perks**
- **Instruction:** When choosing a career, Gen Zers prefer companies that offer \_\_\_\_\_.(Fill in the blank)
- **Question/Answers:**
  - free food and travel opportunities
  - bring-your-pet-to-work-days
  - daily 10 min TikTok breaks
  - soft-serve ice cream machines
- **Explanation:**
  - Even though it is best to start saving for retirement when you are young, Gen Z adults tend to value experiences over financial incentives.

#### **Follow-up Conversation Starters:**

- Would you rather get paid \$35,000 and travel for work, or make \$50,000 and work in an office?
- Would you rather have every medical bill paid for, or get five extra vacation days?
- If your future job could provide vending machines that would provide you with endless amounts of your favorite drink and snack, what would you want to be in them?

#### **Prompt 4. Gen Z Misconceptions About Money**

**Prompt Description:** The purpose of this prompt is to challenge students to think about their generation's possibly unhealthy tendencies when it comes to finances.

**Prompt Learning Objectives:**

5. Compare and contrast the differences between their generations' financial habits and attitudes and older generations.
6. Describe the weaknesses of their generations financial attitudes and habits.
7. Describe the strengths of their generations financial attitudes and habits.
8. Take actionable steps to avoid making mistakes because of generational habits alone.

**Source:** [Gen Zers: How America's Latest Adults Are Doing Money](#)

**Facts in Quiz Format:**

- **Title: Wanna Be a Millionaire?**
- **Instruction:**
- **Question/Answers:**
  - Want to have \$1.92 million dollars when you're 67? At age 20, begin investing \$5,000 a year in a 401k or other retirement account with an interest rate of 6%. However, if you waited until you were 30 to start investing, you'd have \_\_\_\_\_ less at 67.
    - 5%
    - 10%
    - 25%
    - **50%**
- **Explanation:**
- **Follow-up Conversation Starters:**
  - Picture your life at age 67. How does your life compare to your grandparents' life?
  - Would you rather work a dream job but never retire, or have a dream retirement but not enjoy your job?