

# The Critical Window:

Invest in Young Adult Financial Education to Build Lasting Customer Relationships

## A Generation Unprepared

Most young adults enter financial independence without the preparation they need. The most formative money decisions of their lives are happening before they've received meaningful financial education.

**Only 20%**

received financial education before age 25



**51% say...**

"money management" would've been the most useful high school course



**62% of Gen Z**

say they turn to social media "finfluencers" for advice



When trusted guidance isn't available, young adults fill the gap elsewhere — often at a cost.



## The Critical Window: Key Financial Milestones

The years after high school are a defining financial window. Habits and brand preferences formed here can last decades. This is the time when young adults:

- 01 Open their first checking account
- 02 Choose their first credit card
- 03 Take on student loans
- 04 Begin building credit
- 05 Develop spending and saving patterns
- 06 Establish brand loyalty



Adults keep the same checking account for an average of **17 years**.

Financial institutions that earn trust during this period often grow with the customer for life.

## The Trust Gap

Young adults are actively searching for financial guidance. But many aren't finding it from their bank.



**62% rely on social media influencers**



**Only 46% turn to their bank for advice**

Today's young customers expect their financial institution to act as a coach, not just a transaction processor. If financial institutions don't step into that role, emerging competitors will.

## Why Education Outperforms Incentives

Traditional incentives like cash bonuses or teaser rates are transactional. Financial education builds lasting trust and engagement.

Financial education builds:

- Trust
- Confidence
- Long-term engagement
- Product readiness
- Reduced delinquency risk

Financially educated customers better understand credit, debt, and planning, which strengthens both customer outcomes and institutional performance.

## Everfi Achieve: Just-in-Time Financial Education

Young adults are digital-first. Effective financial education must be **personalized, mobile-friendly, and delivered at the moment of decision**.

Financial education must be:



**Personalized**



**Mobile-friendly**



**Delivered at key decision moments**

## Everfi Achieve by the numbers (2023-2025)

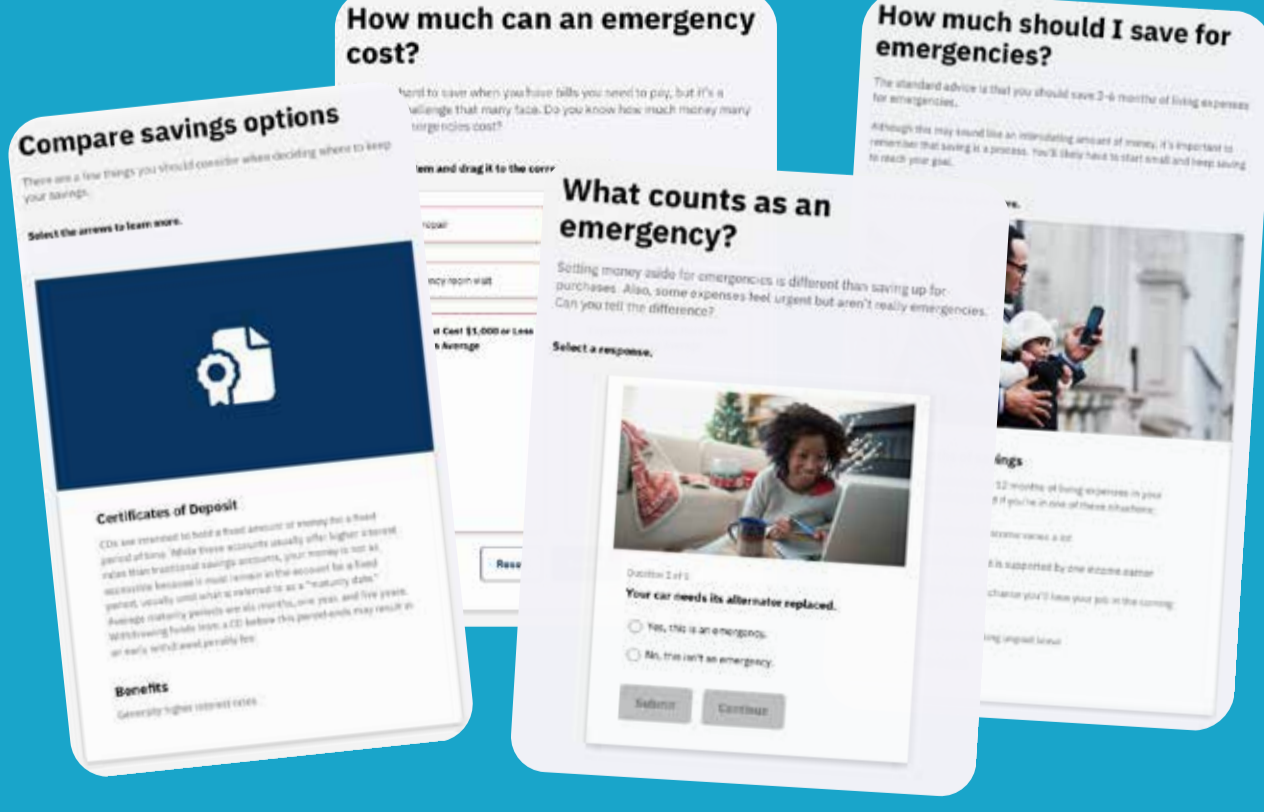


**Over 20 million learners** completed modules.

**80% are more confident** in topics including:

- Credit cards
- Credit scores
- Budgets
- Money mindset

When education appears at the exact moment a customer explores credit, loans, or savings, learning turns into action.



## Turn Financial Education into Lifelong Customer Loyalty

Young adults are forming financial habits right now. They're deciding who to trust and where to bank — decisions that last decades. The question isn't whether they'll learn. It's who they'll learn from.

[Learn how your organization can get started](#)