



**Making Financial
Literacy Relevant to
Gen Z**



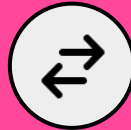
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Check your device's audio settings.



Got Questions?

Use the question box to receive an answer in real-time or during the Q&A at the end of the session.



Let's Connect

Reach out to us anytime on social media platforms @teachbanzai or visit Banzai.org.

Making Financial Literacy Relevant to Gen Z Presenters



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Curriculum Lead
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Let's Be Social

Use **#TeachBanzai** when you share your insights from this presentation



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**Does Gen Z interact with
financial advice differently
than other generations?**



1/3 of adults under 30 get their news from TikTok.



**What differences do you see in the approach to financial education?
Which would resonate more with your students?**

Viral JPMorgan Chase glitch is 'fraud, plain and simple,' bank says

Some customers deposited bad checks and immediately withdrew funds before the checks bounced in a glitch that went viral on TikTok. Now, some users have holds on their accounts.

Published Sept. 4, 2024



[Gabrielle Saulsbery](#)
Reporter



Agenda

- Making Financial Literacy Relevant and Engaging
- Focusing on Gen Z's Financial Concerns
- Empower Gen Z with Practical Skills



1. Making FinLit Relatable and Engaging

- Focus on Technology
- Use Social Media/Influencers
- Personalize the Learning Experience



**Focus on
Technology**

Banzai Personal Finance Resources



GRADES 3-7 | ENGLISH & SPANISH

Lemonade Tycoon

Refresh your approach to teaching about expense tracking, loan payoff, and savings goals as students strive to run a successful lemonade stand.



GRADES 6-12 | ENGLISH

Banking

Immerse your students in advanced banking concepts as they establish & operate their own in-school, financial institution.



GRADES 7-12 | ENGLISH & SPANISH

Life Scenarios

Start your high schoolers off on a race towards saving for their future & navigating life's unexpected challenges.



GRADES 10-12 | ENGLISH & SPANISH

Advanced Budgeting

Take budgeting a step further—show students how to save money, pay off debt, and more.



GRADES 6-9 | ENGLISH

Consumer Smarts

Teach kids how to take charge of a family budget for an entire month while cutting costs along the way.

AND COMING SOON! FINANCE SUMMER CAMP



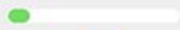
In Banzai, you will spend money from—and put money in—your accounts and budget categories.



ACCOUNTS



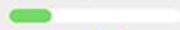
Cash



\$50.00 **D**



Checking



\$950.00 **W**



Credit Card



\$0.00

BUDGET



Food



\$20.00



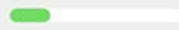
Car



\$30.00



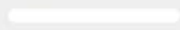
Rent



\$800.00



Utilities



\$0.00



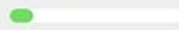
Other



\$50.00



Reserves



\$100.00



Use Social Media and Influencers

Breakout Groups

How do you encourage students to fact-check what they learn online?



Personalize the Learning Experience

- High cost of living
- Side hustle economy
- Retirement options

Cost of Living

Leilani works at a restaurant in Fargo, North Dakota making \$45,000/year (after taxes), and she has some great news. She was just offered a promotion! But before we bring out the “Congratulations” cake, there’s a decision she has to make. The owner of the restaurant chain offered to create a management position for Leilani at any of their five locations: Fargo, Chicago, Queens, Boise, and Baltimore. Leilani has her eye on Chicago (awesome), but it’s more expensive than Fargo (not-so-awesome...). Help Leilani decide where she should move based on the cost of living for each location. Her new salary is \$50,000.

Use the Cost of Living Calculator to figure out how much more it costs to live in Chicago than Fargo. Login to Banzai, click **Teen**, and scroll down to the library section. Read the **Renting Basics** article and navigate to the **Cost of Living Calculator**. Set the **Current Salary** to \$45,000 (Leilani’s salary without the promotion) and the **Current Location** to Fargo-Moorhead, North Dakota. Set the **Moving To** location to Chicago, Illinois.

1. According to the calculator, how much would Leilani need to make in Chicago to maintain the lifestyle she has in Fargo?

\$ _____

2. The restaurant also has locations in New York (Queens); Boise, Idaho; and Baltimore, Maryland. How much would Leilani need to make in each of these places to maintain her current lifestyle?

Queens \$ _____

Boise \$ _____

Baltimore \$ _____

3. Leilani’s biggest expense is housing. In which of the five locations (Fargo, Chicago, Queens, Boise, Baltimore) will she have to pay the most for housing? (Hint: this is the place with the highest percentage increase next to “Housing”)

4. Which places do you think are best suited for Leilani and her new salary of \$50,000?

Cost of Living resources

Cost of Living Calculator



Adjust the inputs to see what your comparable salary would be in a different city.

CURRENT SALARY

\$50,000

CURRENT LOCATION

Massachusetts

Boston

MOVING TO

California

San Francisco

COMPARABLE SALARY

\$57,300

San Francisco is roughly 15% more expensive than Boston. You will need to earn \$57,300 to maintain a similar standard of living.

PRICE ADJUSTMENTS IN SAN FRANCISCO

Housing	25% More
Groceries	16% More
Utilities	2% More
Transportation	13% More
Healthcare	9% More

2. Focus on Gen Z's Concerns

- Debt Management
- Mental Health & Financial Well-Being
- Investing for the Future

\$24,473

Average Outstanding Student
Loan Balance for Gen Z Borrower



Banzai College and Careers Resources



GRADES 9-12 | 2-4 HOURS

Cost of College

Breaks down the real-data cost of attendance for over 8,000 universities, colleges, and trade schools with an interactive storyline.



GRADES 9-12 | 45-60 MINUTES

College Alternatives

Helps students research alternative college options while they role-play as a journalist.



GRADES 9-12 | 30-90 MINUTES

Paying for College

Assists high schoolers with creating a payment plan for future education costs using the COA determined in "Cost of College."...



GRADES 9-12 | 20-40 MINUTES

Career Field Quiz

Shows teens what career paths match their personal values, preferred job attributes, education paths, and desired compensation.



GRADES 9-12 | 1-2 HOURS

Scholarships

Equips teens with the know-how to write an essay outline for and apply to real-world scholarships that fit their interests....



GRADES 9-12 | 60-90 MINUTES

Soft Skills

Encourages high schoolers to utilize soft skills like teamwork, problem solving, communication, and professionalism.

Mental Health and Financial Well-Being

Wellness Assessments



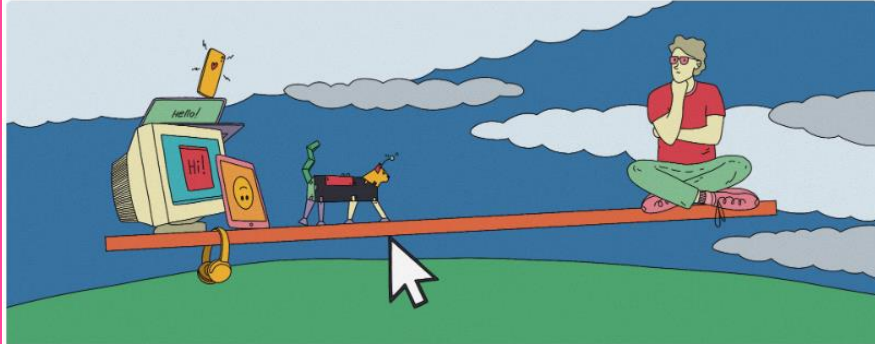
The illustration depicts a woman in an orange jumpsuit riding a bicycle. She is carrying a large green banknote in her basket. To her left, a person is parasailing with a green banknote as a canopy. To her right, another person is flying through the air, also holding a green banknote. The background is a bright, orange and yellow sky with white birds flying.

BANZAI COACH SESSION • 6 MINUTES

Financial Wellness Assessment

Find out how you're doing with your finances and where you can improve.

[Get Started](#)



The illustration shows a man in a red shirt and green pants sitting cross-legged on a wooden plank that balances on a green hill. On the left side of the plank, there is a computer monitor with a 'Hello!' sign, a smartphone with a smiley face, and a small dog. A white mouse cursor is pointing at the plank. The background is a blue sky with white clouds.

BANZAI COACH SESSION • 7 MINUTES

Digital Wellness Assessment

Take a look at your technology use, how it's impacting you, and ways you can improve.

[Get Started](#)

banzai.org/wellness

Investing for the Future

Breakout Groups

Pick a current event and create a lesson plan around it. Consider resources you could use, key takeaways, discussion questions, etc.

3. Empower Gen Z with Practical Skills

- Budgeting and Expense Tracking
- Credit Building & Borrowing
- Investment Basics



Budgeting and Expense Tracking

What are essential budgeting elements
you think your students need to learn?

Lemonade Tycoon

Grades 3-7

Topics Covered

- Counting Currency
- Loans & IOUs
- Smart Spending
- Interest & Fees
- Income vs. Expense
- Savings Goals
- Income
- Savings Accounts
- Borrowing Money



GRADES 3-7 | ENGLISH & SPANISH

Lemonade Tycoon

Refresh your approach to teaching about expense tracking, loan payoff, and savings goals as students strive to run a successful lemonade stand.

[Learn More](#) →

Life Scenarios

Grades 3-7

Topics Covered

- Budgeting
- Renting
- Double-Entry Budgeting
- Risk Management
- Checking Accounts
- Credit Cards
- Auto Insurance
- Income Tax



GRADES 7-12 | ENGLISH & SPANISH

Life Scenarios

Start your high schoolers off on a race towards saving for their future & navigating life's unexpected challenges.

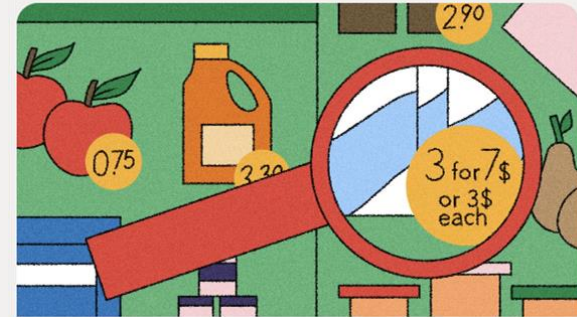
[Learn More →](#)

Consumer Smarts

Grades 6-9

Topics Covered

- Quality vs. Quantity
- Price Comparisons
- Cost Per Unit
- Bulk Buying
- Brand Research
- Social Media Influences
- Opportunity Costs



GRADES 6-9 | ENGLISH

Consumer Smarts

Teach kids how to take charge of a family budget for an entire month while cutting costs along the way.

[Learn More →](#)

Credit Building and Responsible Borrowing

- How to build and manage credit
- Understanding different types of debt
- Strategies to manage and repay debt

Advanced Budgeting

Grades 10-12

Topics Covered

- Developing Wise Habits
- Life Insurance
- Renter's Insurance
- Budgeting
- Identify Theft
- Tax Returns
- Retirement
- Credit Scores
- Mortgages & Auto Loans



GRADES 10-12 | ENGLISH & SPANISH

Advanced Budgeting

Take budgeting a step further—show students how to save money, pay off debt, and more.

[Learn More →](#)

Investment Basics

- Asset allocation
- Diversification
- Risk tolerance

Retirement: The Elephant in the Room

Grades 10-12

Topics Covered

- Retirement Accounts
- Compound Interest
- Employer Matching
- Emergency Funds
- Risk vs Reward
- Traditional and Roth

Stock Market Showdown

Grades 10-12



Topics Covered

- Portfolio Management
- Stock Analyzation
- Market Trends
- Economic Cycles
- Managing Risk
- Long Term Investments

Banzai!





Additional Tips

- Promote a growth mindset
- Encourage peer-to-peer learning
- Be authentic and relatable



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- In your account, click **Workbooks** to put in your request



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Gamified Education



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Connect With Us



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Thank You