

NEW RESEARCH

The Financial Confidence Report

Proprietary insights from 3,000 Americans on financial knowledge,
habits and confidence.

What this report measures

The Financial Confidence Report sheds light on the widening gap between financial knowledge and security. The report dives into financial habits, behavior and education among 3,000 respondents, analyzing consumer sentiment around money.

*Where do you fall compared to other Americans —
rookie or financial pro?*

3,000

U.S. consumers surveyed

4

Generations represented

2024

Census ACS weighting base

PART ONE

The State of Financial Literacy

Four findings on what Americans know, what they do, and where the gap sits.

Americans recognize the importance of financial literacy

87%

of respondents agree financial literacy should be part of high school education



INSIGHT:

**But many still feel underprepared
to navigate the decisions that
shape their financial future.**

Most people are figuring it out alone — and few trust what they find



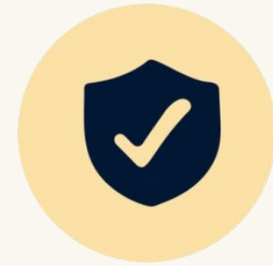
73%

have handled their finances without professional guidance
(27% have worked with a financial coach)



26%

trust financial advice they see online



43%

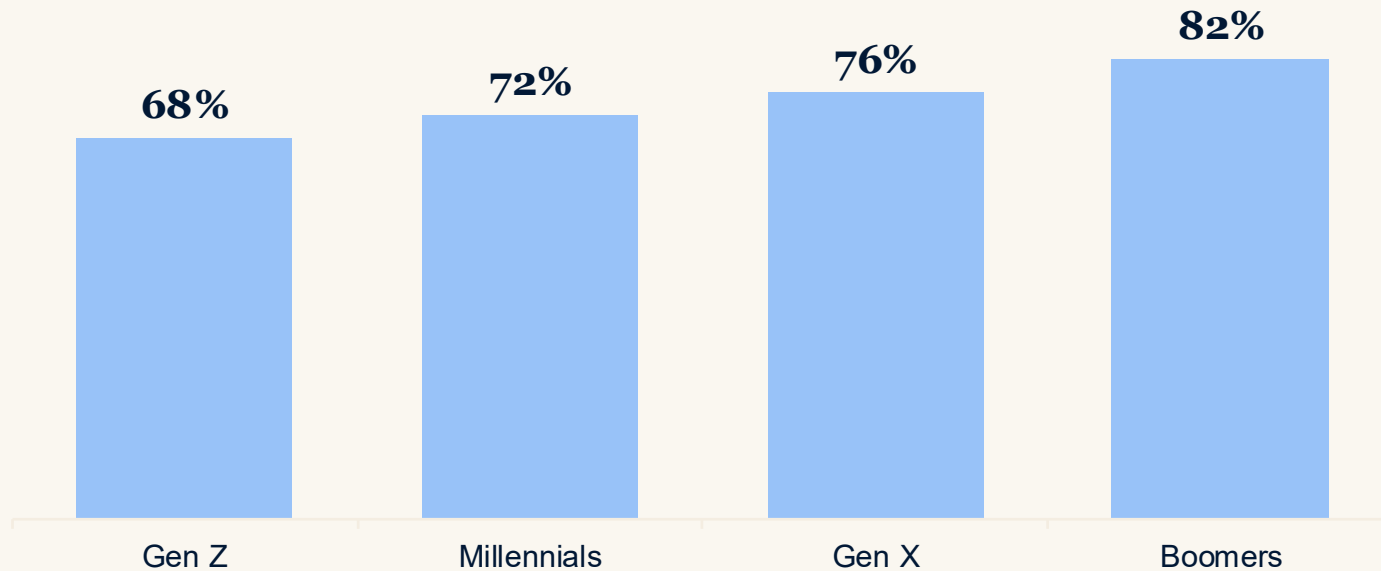
feel financially secure compared to their peers

INSIGHT:

While most Americans have a handle on the basics, knowledge falls short in certain areas: borrowing and credit.

Confidence in credit knowledge climbs steadily with age

Percentage of population that understands the factors that go into their credit scores:



76%

of respondents overall agree they understand the factors that affect their credit score — but that confidence is notably lower among younger generations.

Where borrowing knowledge holds — and where it stalls



25%

still avoid checking their credit score or report



74%

agree they understand how interest rates impact their borrowing costs



64%

feel confident distinguishing good from bad financial advice

A quarter of the country is making credit decisions without ever looking at the file those decisions are priced from.

INSIGHT:

As pressures intensify and generational experiences diverge further, practical, actionable financial tools and education matter more than ever.

Costs are rising, habits are splitting, optimism is generational



75%

agree rising costs make it harder
for them to save



47%

of younger Americans check their credit report
regularly, vs. 54% of older Americans



65%

of Gen Z and Millennials expect their
finances to improve next year, vs. 50%
of Gen X and Boomers

PART TWO

The Financial Confidence Report: By Generation

Where each generation lands on the confidence scale — and it may surprise you.

Reading the report by generation

The Financial Confidence Report identifies knowledge gaps between generations when it comes to finances, and how those gaps directly impact confidence levels. The report analyzed behavioral patterns, money-building habits and financial literacy among 3,000 Americans.

Throughout part two, "younger" means Gen Z and Millennials; "older" means Gen X and Baby Boomers. Figures are averages across the two groups.

Gen Z

Millennials

Gen X

Boomers

INSIGHT:

**Across generations,
consumers are aligned on the
basics of finances.**

What every generation agrees on

60%+

understand the factors that
affect their credit score, at
every age

56%

follow a daily, weekly or
monthly budget, across all
age groups

64%

feel confident distinguishing
good from bad financial
advice

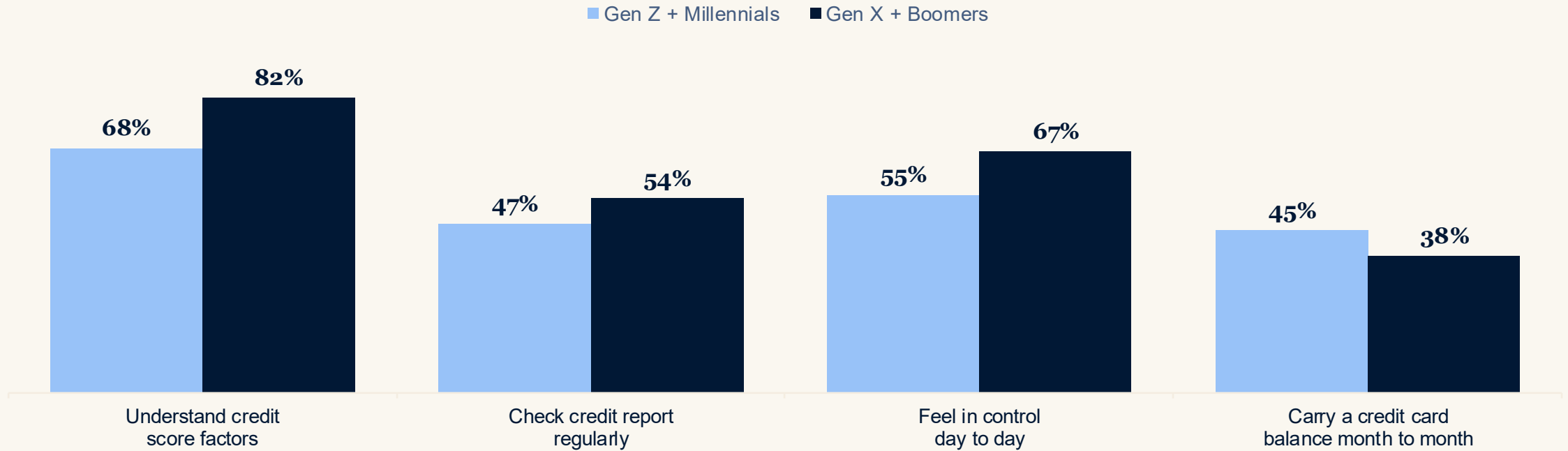
86%+

agree financial literacy
should be part of high school
education

INSIGHT:

However, it's evident that financial confidence does increase with age.

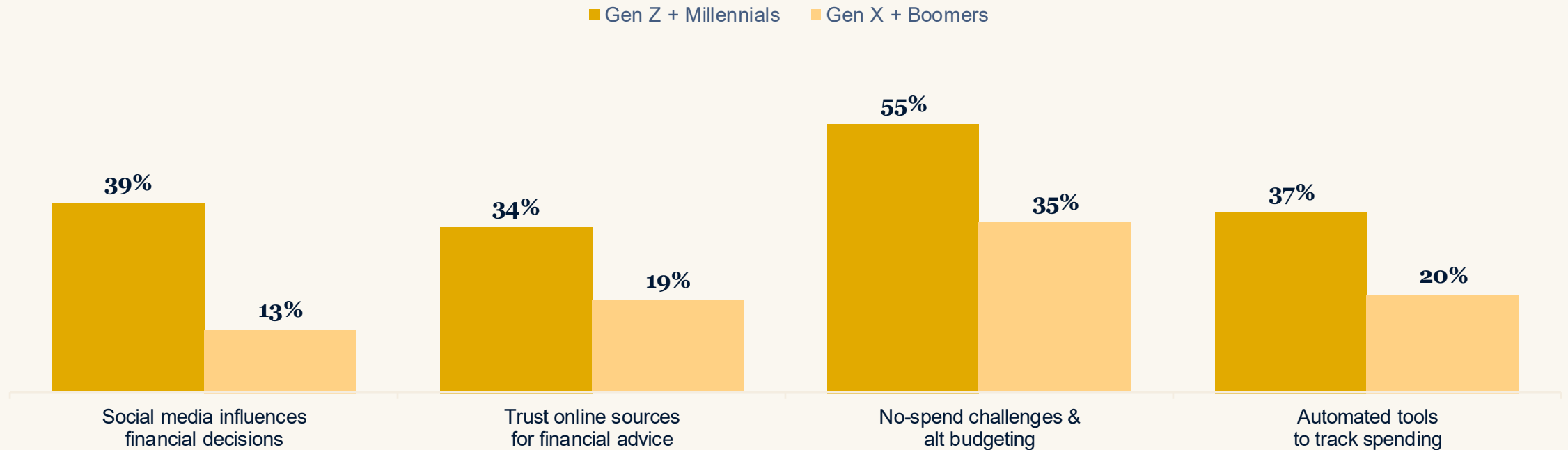
Older generations lead on every confidence measure



INSIGHT:

But where we see a significant difference in behavior is how younger generations approach money management and education.

Younger consumers are two to three times more likely to use new approaches



At least half of all Americans remain optimistic — and the younger generation is leading that charge

% expecting their financial situation to improve in the next year:

65%

GEN Z + MILLENNIALS

50%

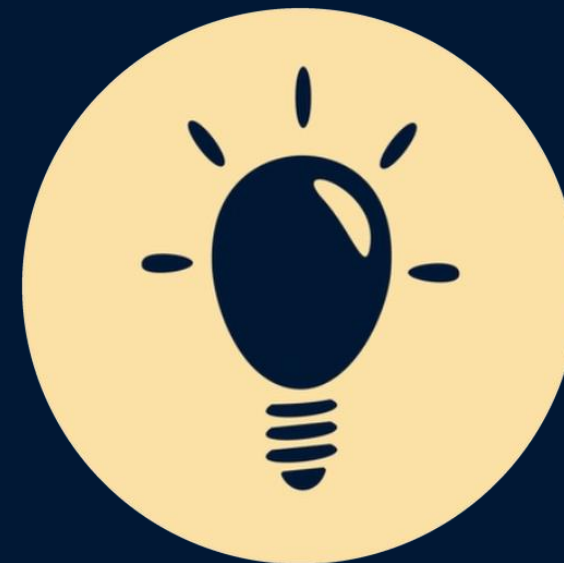
GEN X + BOOMERS

A 15-point optimism gap mirrors the generational divide in financial tool adoption: younger generations, despite having the least credit knowledge, are more likely to use financial tools and expect the most improvement.

Financial confidence is built. We're here to help.

Best Egg is committed to providing the tools, resources and insights that help Americans build a stronger financial future.

Visit BestEgg.com to learn more about Best Egg, explore our products and services, and stay up to date on future research and company news.



Methodology: Survey fielded on the AYTm third-party consumer feedback panel to n=3,000 American consumers. The sample is representative of the U.S. General Population according to the 2024 U.S. Census Bureau ACS 5-year estimates of the 18+ population.



The Best Egg Financial Confidence Report (the "Report") was prepared by Marlette Marketing, LLC dba Best Egg ("Best Egg") for general informational and educational purposes. The Report is based on responses from 3,000 U.S. adults recruited through AYTM's third-party consumer panel and other sources identified in the Report. Respondents were not recruited from Best Egg's loan customer records or targeted as Best Egg loan customers, and the Report does not describe or promote Best Egg products or services. Survey results reflect the views of respondents and may not represent all consumers.

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