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Get Smart About Credit:

Creating Opportunities for Financial Stability

Wednesday, October 9

1:00 PM – 2:00 PM EST

Housekeeping Announcements

- ✓ Webinar is being recorded.
- ✓ Slides and recording will be emailed.
- ✓ Ask questions in the Q&A pod.
- ✓ We'll get to questions at the end!

Today's Agenda

- About the ABA Foundation
- Current State of Financial Literacy and Trends
- 2025 Focus of Get Smart About Credit
- Guest speaker FICO
- Audience Q&A

Gen Alpha, Z and Y (Millennials)

Generation	Time Frame	Age Now
Gen X	1965-1980	44-59 years old
Millennials	1981-1996	28-43 years old
Gen Z	1997-2012	12-27 years old
Gen Alpha	Early 2010s-2025	0-approx. 11 years old

Gen Z and Y (Millennials)

- Average credit score for Millennials is 690 and Gen Zers come in at 680
- Average debt is increasing, but not at an alarming rate (inflation & cost of living increases)
- Financial literacy ranks the lowest in Gen Z
 - *2/3 of Gen Z could only answer 50% or less of the *P-Fin* Index questions correctly

What can we do?

If you google "how can we help financial literacy gen z" – the answer highlighted is:

“Education is key to improving financial literacy among Gen Z, but it’s also crucial that they have access to practical resources to help them put their knowledge into action.”

We have some ways to help with that...

Today's Guest



Keon Haley
Program Director

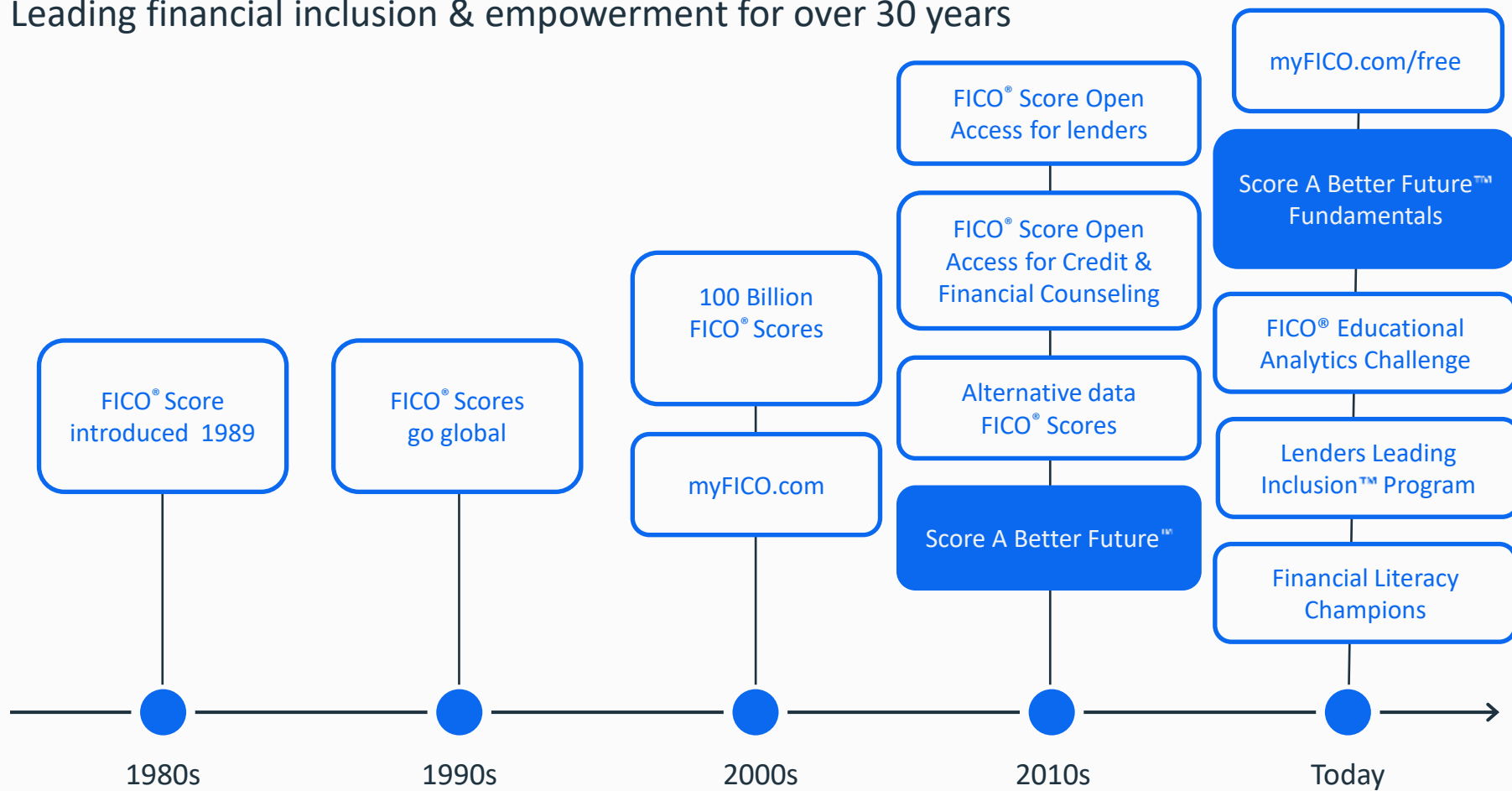
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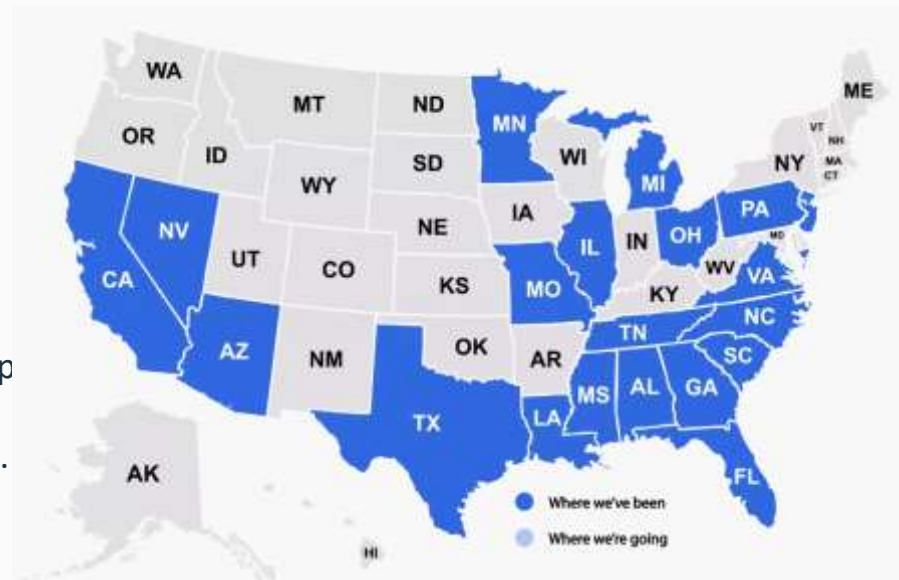
Leading financial inclusion & empowerment for over 30 years



Score A Better Future™ and Fundamentals

Score A Better Future™ provides attendees with the knowledge and tools needed to achieve their dreams through free credit education workshops and access to credit counseling

As part of FICO's Score A Better Future™ outreach, **Fundamentals** is a free, engaging credit education workshop & curriculum that readies high school students and young adults to make informed credit decisions that last a lifetime.





FICO® Score A Better Future™ Fundamentals



Let's Collaborate!



Get Involved:

- Attend a workshop
- Explore our online resources
- Reach out to partner

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Thank you

Q&A



Get Smart About Credit Day – October 17!



Financial Firsts Lesson Series

Engaging “game” style lessons for those entering the workforce and a need to create their financial independence.

- “Paychecks to Prosperity”
- “Paystub Showdown”
- “Credit Score Savvy”

Each lesson has a facilitator guide, slide deck, and a short training video.

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