



The 2025 Teen Financial Readiness Report

Commissioned by



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A Word from Joshua S. Marcus

Founder of Jazmarc Services

Conversations about money aren't always easy, but they've never been more important. In a world where financial choices shape opportunities for years to come, teens need more than a basic understanding of dollars and cents. They need guidance, real-life context, and a foundation of financial confidence to carry with them into adulthood.

That's why, for the second year in a row, Jazmarc Services partnered with Wired Research to take a close look at how parents of teens across the U.S. are approaching these conversations at home. Our 2025 study, conducted among 1,000 parents, builds on last year's findings and shows strikingly consistent trends: parents overwhelmingly believe it's important to prepare their teens for the financial realities ahead, yet many still aren't having deeper discussions about topics like protecting their future with insurance, planning for the unexpected, or investing for long-term goals.

It's clear that financial literacy can't stop at the basics. Today's teens are growing up in an environment filled with both financial risks and possibilities. By opening up meaningful dialogue and sharing practical lessons, parents can help their teens form habits and mindsets that lead to independence and security.

Our hope is that these findings prompt even more families to lean into these conversations. Because the next time a teen asks for spending money or dreams up a big purchase, it could be more than just a transaction, it could be the start of a lifelong lesson.

Josh Marcus
Founder
Jazmarc Services



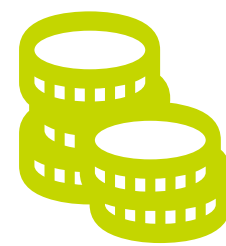
Financial Readiness Paves the Way to Financial Success

Parents feel a deep responsibility as they watch their teenagers inch closer to adulthood. This sense of duty is fueled by their love for their children and their commitment to giving them every possible advantage and source of support. For the second year in a row, nearly all parents (98% in 2025 and 2024) say they actively strive to lay the groundwork for their teen's future success.

They devote considerable time, energy, and resources to education, extracurriculars, and overall growth, always with an eye on helping their kids thrive down the road. And for many parents, making sure their teenager gains strong financial skills is an essential part of that preparation.



The findings show that almost every parent (98%) hopes their teenager will enjoy greater financial success than they themselves have experienced, which is consistent with 98% who reported the same last year. Just like last year, nearly all parents believe that achieving this goal requires their active involvement and guidance along the way:



98% believe it is their responsibility to teach their teens about managing their finances

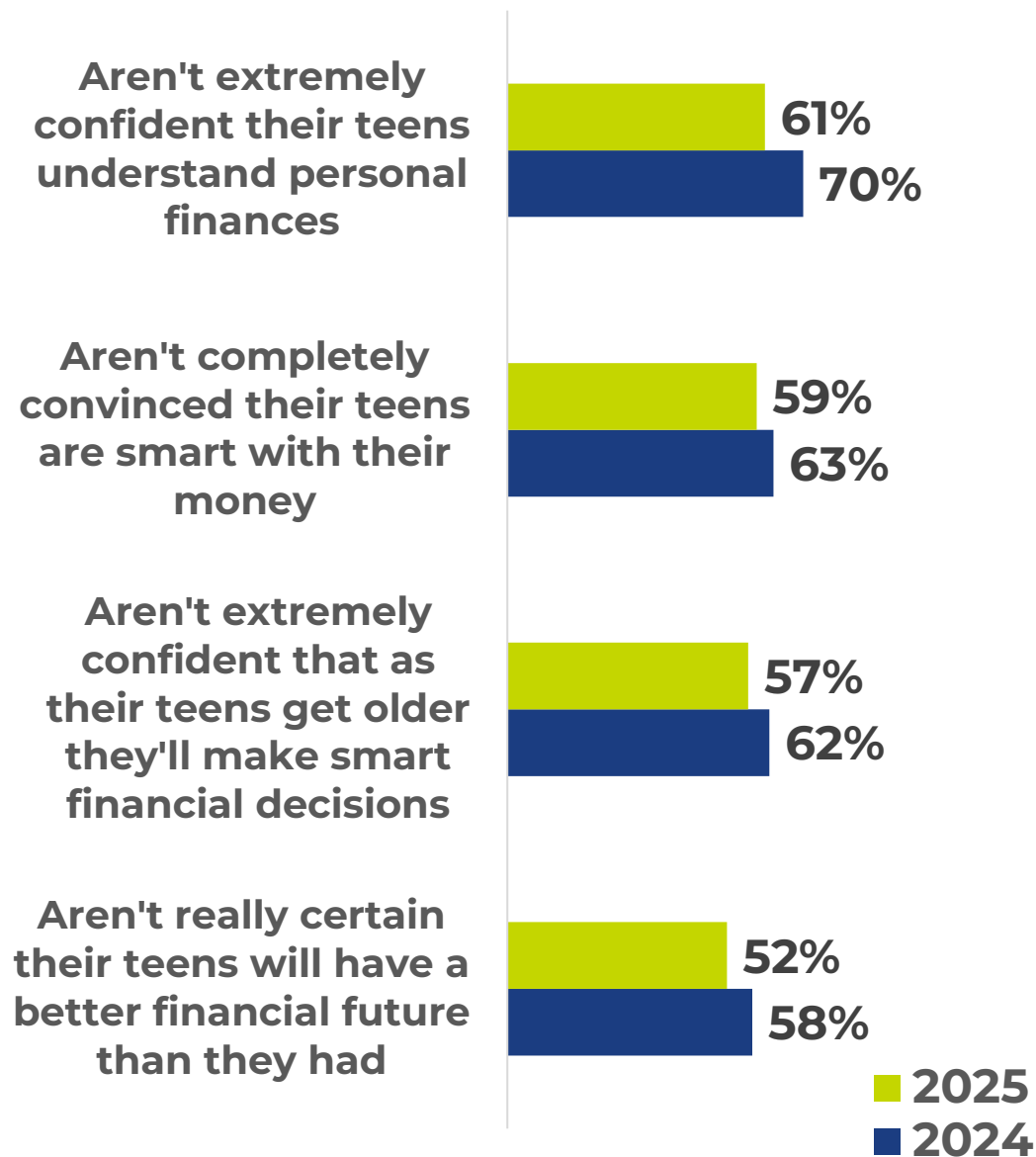


97% think one of the greatest gifts they can give their teens is the tools to make smart financial decisions

Parents believe that the effort they put in today will pay off for their children down the road. In fact, an overwhelming 97% agree that equipping their teen with the skills to understand and manage money is a key step toward ensuring a bright future.

Doubts Remain About Teens' Financial Readiness

Even with big hopes for their children's futures, many parents acknowledge there's still a long way to go. Most remain uncertain that their teens have the financial skills needed to confidently step into adulthood. And although the 2025 data reflects a slight uptick in optimism from last year's survey, overall confidence among parents is still low:



Parents' uncertainty about their teens' financial knowledge appears to directly impact how financially prepared for adulthood they believe their teens truly are. In fact, only 8% of parents feel their teens are extremely prepared, marking a 10-point drop from last year's findings, when 18% reported the same level of confidence.

Parents admit the gap starts with them. Nearly 7 in 10 (69%) aren't fully confident they've taught their teens all they need to know about money.

If they had to rate their teen's financial preparedness, only **8%** of parents think their teen is **extremely prepared**.



Financial Conversations Are Not a Focal Point

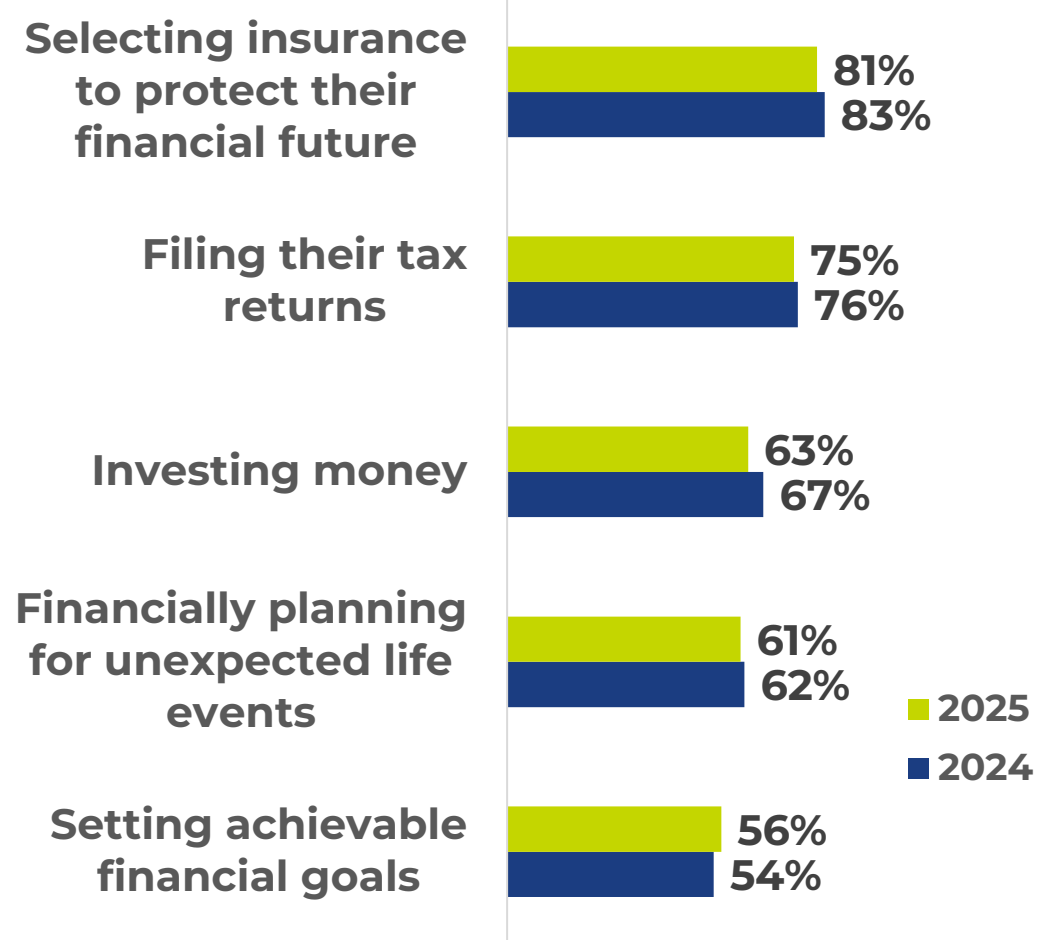
In today's world of constant screen time and social media, many parents see real value in sitting down with their teens for meaningful conversations. While topics like drugs and alcohol continue to be important, financial topics are just as much a focal point as ever before. In fact, 7 in 10 moms and dads believe it is extremely important to talk with their teenagers about managing their finances (70% in 2025 and 72% in 2024) and safeguarding their financial future as they grow older (70% in 2025 and 66% in 2024).

And for the second year in a row, these topics outrank even conversations about the potential downsides of social media, which only 58% consider equally important.



Just like last year, parents continue to prioritize conversations with their teens about financial responsibility. However, there's still a significant gap in what's actually being discussed.

While nearly 4 in 5 (82%) moms and dads have talked to their teens about saving money, most have not covered other essential financial topics. In fact, despite placing high importance on teaching their children how to manage money and protect their financial future, a majority of parents still haven't had meaningful conversations about:



Additionally, about 1 in 2 admit they have not talked to their teen about setting and sticking to a budget (49% vs. 47% in 2024), managing bank accounts (47% vs. 45% in 2024), staying out of debt (46% vs. 42% in 2024) and building good credit (42% vs. 43% in 2024).

Closing Thoughts

For the second year in a row, parents are united in their vision for their teens: a life that is not only more secure but more financially empowered than their own. They're investing deeply in education, activities, and values, with the hope that these efforts will shape confident, capable adults. And financial literacy is increasingly seen as a vital part of that equation. Nearly all parents believe it's their responsibility to teach their teens about managing money, and most agree that doing so is one of the greatest gifts they can offer.

But good intentions don't always translate into action. While saving is a common topic at the dinner table, other essential conversations about budgeting, debt, credit, and planning for the unexpected aren't happening as often.

Many parents admit they don't feel confident they've taught their teens everything they need to know. And only a small fraction believe their child is truly ready to navigate the real world financially.

Still, we believe there's reason to be hopeful. Parents can look for ways to bring financial lessons into everyday life. Whether it's talking through the cost of a big purchase, walking their teen through a bank statement, or planning out a monthly budget together, these small moments add up. With consistent dialogue and a willingness to lean into the tough topics, parents can turn financial uncertainty into lifelong confidence, one conversation at a time.



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Visit us at www.jazmarc LLC.com to learn more and to start a conversation.



About the Research

The Jazmarc Services Teen Financial Readiness Study was conducted by Wired Research and surveyed 1,000 parents of teens ages 14-18 in the United States. The survey was conducted online in April 2025.

The study has a margin of error of $\pm 3.1\%$. Results of any sample are subject to sampling variation. The magnitude of the variation is measurable and is affected by the number of interviews and the level of the percentages expressing the results.

In this particular study, the chances are 95 in 100 that a survey result does not vary, plus or minus, by more than 3.1 percent from the result that would be obtained if interviews had been conducted with all personas in the universe represented by the sample. The margin of error for any subgroups will be slightly higher.

About Wired Research

Wired Research is a leading insights consultancy that exists at the intersection of discovery and storytelling. Partnering with global brands big and small, Wired Research creates custom research to uncover human insights used to craft powerful narratives that help brands spark conversations. For more information about Wired Research, its services, and clients, please visit www.wiredresearch.com.

