

# How Youth Plan to Fund College

Survey of High School Students Across the Country

## How Gen Zs Make Higher Ed Choices

**COSTS ARE A FACTOR:**

**83%**

In Deciding Which College to Attend

Up from 75% in 2018

**71%**

In Deciding Whether to Attend At All

Up from 65% in 2018

**CAREER CHOICES MATTER:**

**71%**

Career plans affect School Choice

Up from 63% in 2018

**55%**

Think of Technical/Career Schools or Apprenticeships in the same way as college

## What Are They Doing?

**STUDENTS AND PARENTS TALK:**

**84%**

Talk to Parents about Funding

**47%**

What Career Path do I want?

**26%**

What Type of school should I attend? (Public, Private, Community)

**STUDENTS AND PARENTS SAVE:**

**44%**

Students Are Saving

61% saved > \$1,000

**54%**

Parents Are Saving

60% saved > \$5,000  
27% primarily through 529s

**STUDENTS MANAGE COSTS:**

**89%**

Plan to work while in college

**50%**

Are currently working to fund higher education

**58%**

Will live at home to reduce expenses

**STUDENTS REDUCE DEPENDENCE ON LOANS:**

Down from 65% in 2018

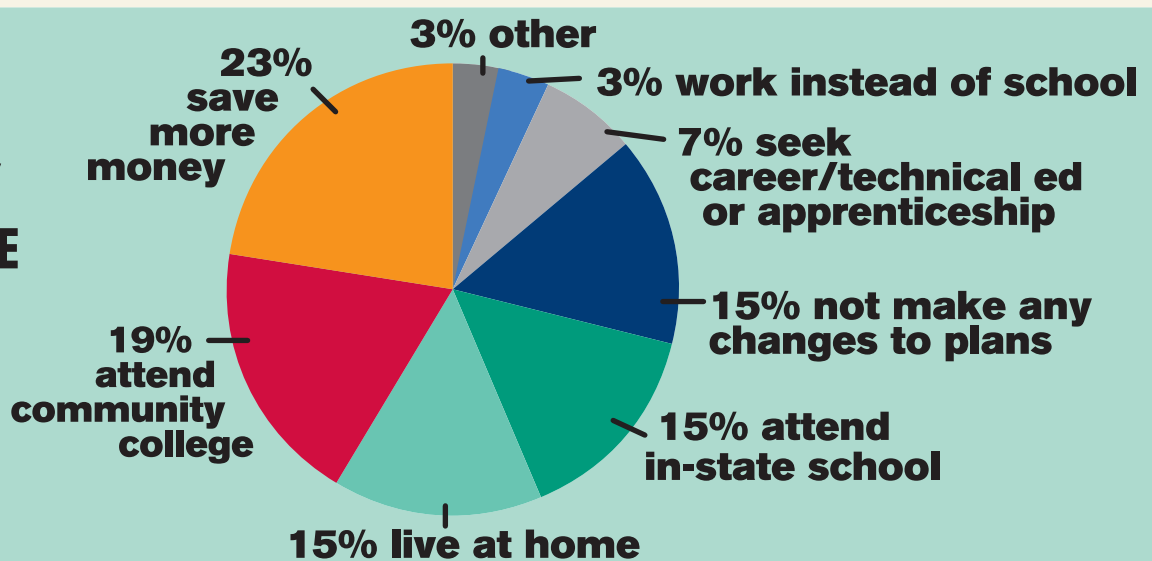
**46%**

WILL OR MIGHT BORROW MONEY OUTSIDE FINANCIAL AID PACKAGE

**68%**

ARE CONCERNED ABOUT THE ABILITY TO PAY IT BACK

**WHAT IS THE PRIMARY WAY YOU'LL REDUCE RELIANCE ON STUDENT LOANS?**



Education Savings for a Lifetime.