

NEWS RELEASE

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Back to School Survey: 68% of Teens Would Be Likely to Take a Financial Literacy Course, but Only 31% Say Such Courses are Offered at School

COLORADO SPRINGS, Colo. – As students head back to school, a class they may not have available to them is one focused on personal finance or financial literacy. According to research by Junior Achievement and research firm Big Village, 68 percent of teens would “likely” take a class on financial literacy (money management, personal finance) if offered to them, yet only 31 percent say they have access to these kinds of courses in school. This, despite research from the [International Federation of Accountants \(IFAC\)](#) that shows a lack of financial literacy among adults costs the United States nearly half a billion dollars a year. The survey of 1,002 teens between the ages of 13 and 17 was conducted by Big Village between July 9 and 14, 2024.

“When you ask adults what they wish they learned in school but didn’t, it usually involves topics like understanding how money works,” said Tim Greinert, President of Junior Achievement USA. “These findings show that most teens today would like access to this kind of information, but many may not be getting it.”

Junior Achievement offers learning experiences to students in grades K through 12, plus to young adults 18+, that focus on financial literacy, work and career readiness, and entrepreneurship. JA programs are available at low or no cost to schools and reach more than 4.4 million students in the United States each year.

Other findings from the survey include:

- 60% of teens would “likely” take courses in work and career readiness and entrepreneurship if offered at school.
- 41% of teens would “likely” take courses on paying for college if offered.
- A year ago, 44% of teens said they would likely use AI to do their schoolwork but this year only 30% say they have actually used it for that purpose.
- 54% of teens think using AI to do schoolwork instead of doing it themselves is “cheating,” down from 60% a year ago.

Methodology

This Youth CARAVAN survey was conducted by Big Village among a sample of 1,002 13-17-year-olds. This survey was live on July 9-14, 2024.

Respondents for this survey were selected from among those who have volunteered to participate in online surveys and polls. All sample surveys and polls may be subject to multiple sources of error, including, but not limited to sampling error, coverage error, error associated with nonresponse, error associated with question wording and response options, and post-survey weighting and adjustments. It is nationally representative with set quotas based on census data. The 1,002 completes are all who qualified and completed based on the demographic quota requirements. The MoE is +/- 3.1%.

About Junior Achievement USA® (JA)

Junior Achievement is the world's largest organization dedicated to giving young people the knowledge and skills they need to own their economic success, plan for their future, and make smart academic and economic choices. JA learning experiences are delivered by corporate and community volunteers and provide relevant, hands-on experiences that give students from kindergarten through high school knowledge and skills in financial literacy, work readiness, and entrepreneurship. Additionally, Junior Achievement is expanding its reach to 18-to-25-year-olds to provide young adults with critical life skills, as well as to pre-K youth to ensure children get a solid head start. Today, JA reaches more than 4.4 million students per year in 102 markets across the United States as part of 12.5 million students served by operations in more than 100 other countries worldwide. Junior Achievement USA is a member of JA Worldwide. For more information, visit www.ja.org.