USAA®

GEN-Z AND THE PATH TO A PERFECT CREDIT SCORE

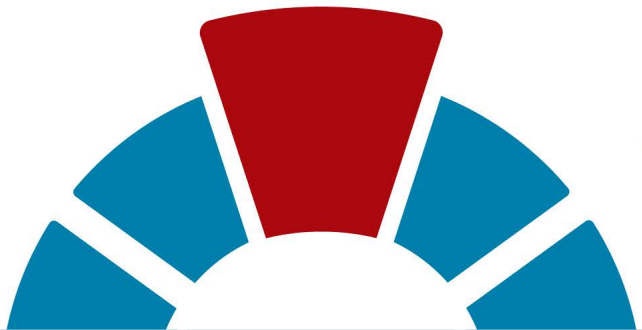
LOOKING FOR GUIDANCE AND CONFIDENCE

Gen Z knows that credit scores matter.
Yet there's a gap in knowledge and engagement.

81% Of Gen Zers understand the importance of good credit scores

YET

45% Do not understand what makes a good credit score



Nearly 1-in-5 Have never checked their credit score

CREDIT SCORE ANXIETY = AVOIDANCE

54% Get anxiety over checking their credit score

And of those who feel anxious

62% Say it stops them from checking their score



"Financial stress is not stopping Gen Z from having healthy credit aspirations. We can collectively help Gen Z build credit by bridging the gap between attitudes, knowledge and action. With the right tools and advice, Gen Z can feel encouraged, not anxious or discouraged, from engaging with their credit score."

-Michael Moran, President, USAA Bank

GEN Z CITES INFLATION AND DEBT AS OBSTACLES TO GOOD CREDIT

What are your barriers to an exceptional credit score?

- **27%** Rising living costs
- **20%** Spending too much
- **17%** Credit card debt
- **17%** Student loans
- **16%** Not paying credit card on time

DESPITE HEADWINDS, GEN Z IS OPTIMISTIC ABOUT ACHIEVING A STRONG CREDIT SCORE

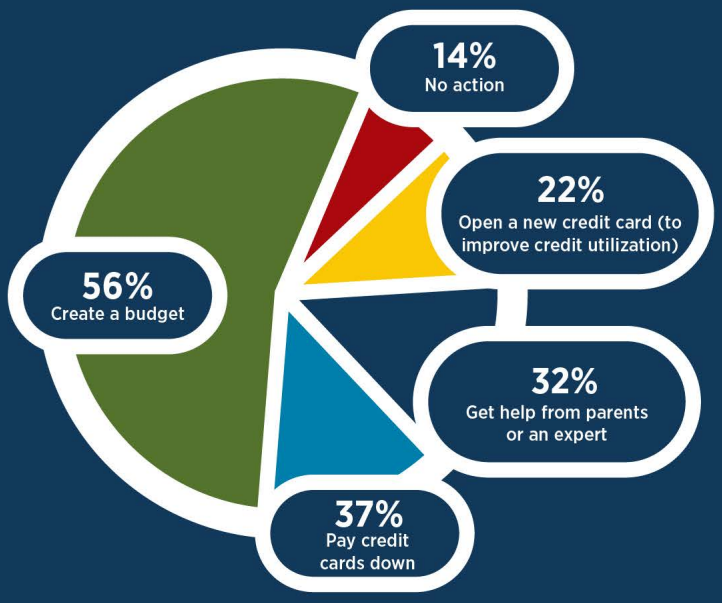
76% Of Gen Zers feel they can reach an "exceptional" credit score (800-850)

67% Wants to learn more about improving their credit score

TAKING STEPS, NEEDING HELP?

Gen Z is working to improve credit scores, but not always seeking guidance.

What will you do to improve your credit:



What would you be willing to do for better credit?



A GEN Z ACTION PLAN

Knowing these attitudes and behaviors, a Gen Z roadmap to better credit health can look like:

CHECKING CREDIT SCORES REGULARLY

USING A BUDGETING TOOL TO MANAGE SPENDING

GETTING INFORMED ON UTILIZATION, PAYMENTS AND OTHER SCORE FACTORS

USING CREDIT RESPONSIBLY TO HELP IMPROVE SCORES



"We believe that financial security starts early and that, with practical tools and guidance, Gen Z can forge a strong path. That's why we created 'Perfect Credit Score Day' – to serve as a compelling reminder of the importance of credit and to empower our members and others to improve their financial wellness."

-Michael Moran, President, USAA Bank

Methodology:

Source: WME Insights Custom Dataset.

Online survey among 1,000 U.S. adults ages 18-26. Fielded 6/16/2025.

The figures have been weighted and are representative of all U.S. adults ages 18-26.

NOTE: "USAA Bank" means USAA Federal Savings Bank.