



U.S. Bank Survey: 67% of Parents Talk Money Before Age 12, But Still Need Tools to Take Action

2026-06-30

New research reveals generational shift toward open financial conversations, highlights importance of family banking tools

MINNEAPOLIS--(BUSINESS WIRE)-- A new study from U.S. Bank, conducted in partnership with Morning Consult, shows a major generational shift in how families approach conversations about money, reshaping financial education at home. While many Americans grew up in households where money was rarely discussed, today's parents are rewriting the playbook, starting earlier and talking more openly with their children.

A new survey from U.S. Bank and Morning Consult reveals how parents are approaching money conversations at home.

The survey of more than 3,000 U.S. adults found that about half said money was rarely or never discussed growing up. Older generations were less likely to have had those conversations. However, today's parents report more

comfort talking about money with their kids and a growing focus on helping them build financial skills early.

"Today's parents are the first generation where a majority are choosing to have open conversations with their kids about money – and at an early age," said Arijit Roy, head of consumer and business banking products at U.S. Bank. "These findings underscore our continued focus on empowering families with tools to start money conversations and offer real-world experience with money, so the next generation can make smarter financial decisions sooner."

Key findings:

- Less than half (49%) of Baby Boomers said money was discussed growing up, compared with 62% of Gen Z who report having those conversations.
- Nearly 9 in 10 parents said they feel comfortable talking to their children about money, signaling a significant shift toward transparency and early financial education.
- About two-thirds of parents said they have already started, or plan to start, teaching basic money management concepts before their children turn 12.
- More than 9 in 10 said it's important that children learn how to save, budget and set financial goals.
- Nearly 9 in 10 said how they model spending and saving habits is one of the most influential factors shaping their children's financial understanding — ranking higher than schools, peers, or social media.

At the same time, the research shows a gap between intent and action. While parents increasingly recognize the importance of early financial education, only about half have opened a youth bank account for their child. Among parents who haven't opened an account, the biggest barrier isn't cost or complexity – it's uncertainty. Almost a quarter of parents said their child isn't ready yet, while more than 1 in 10 said they don't know where to start or which option to choose.

U.S. Bank + Greenlight: Turning Talk into Action

To help address the gap, [U.S. Bank partners with family tech company Greenlight](#) to provide tools that support hands-on financial learning for families.

The Greenlight app and debit card help kids and teens learn concepts like saving, spending, and budgeting in a structured, real-world way, while giving parents visibility and control. U.S. Bank clients with eligible checking accounts receive complimentary access through the U.S. Bank Mobile App, a \$69 annual value.

Visit usb.com/greenlight for more information on how to get started.

About the Survey

This survey was conducted online by Morning Consult from April 21-23, 2026, among a nationally representative sample of 3,004 U.S. adults, including 763 parents or guardians of children under 18 living in their household. Results were weighted to reflect the U.S. population.

About U.S. Bank

Headquartered in Minneapolis, U.S. Bancorp is the parent company of U.S. Bank National Association, the fifth-largest commercial bank in the United States. Our three major business lines serve 15 million clients globally, and our team of nearly 70,000 people invest our hearts and minds to power human potential every day. Ranked 110th on the Fortune 500, we are deeply respected for our culture and long-term stewardship and admired for our diversified business mix and product capabilities.

About Greenlight

Greenlight Financial Technology is a fintech company on a mission to help families navigate money and life together. Best known for its debit card and money app for kids and teens, Greenlight has grown into an all-in-one family finance and safety platform designed for every stage of life. Its award-winning app brings together spending, saving, investing, financial education, and flexible controls in one place, while also helping protect older family members from financial and digital risks. With real-time alerts, location sharing, emergency services, driving reports^{††}, and integration with its GPS-enabled safety devices, Greenlight delivers a connected solution for the entire household.

Greenlight partners with more than 200 leading banks, credit unions, and employers to bring its family finance solution to more families through the [Greenlight for Banks](#), [Greenlight for Credit Unions](#), and [Greenlight for Work](#) programs.

Disclosures:

The Greenlight Debit Card is issued by Community Federal Savings Bank, member FDIC, pursuant to license by Mastercard International. Greenlight Investment Advisors, LLC, an SEC Registered Investment Advisor, provides investment advisory services to its clients. Investing involves risk and may include the loss of principal. Greenlight is a financial technology company, not a bank. The Greenlight app facilitates banking services through Greenlight's bank partners. For more information, please visit: greenlight.com.

^{††}Requires mobile data or a WiFi connection, and access to sensory and motion data from cell phone to utilize safety features including family location sharing and driving alerts and reports. Messaging and data rates and other terms may apply.

U.S. Bank customers are eligible to receive the Greenlight Select plan complimentary when an eligible U.S. Bank checking account (excludes Safe Debit and Electronic Transfer accounts) is added as a funding source. You are required to be an authorized transactor on the U.S. Bank account, be at least 18 years of age, and be enrolled in online banking. Your U.S. Bank checking account(s) must be the preferred funding source for your Greenlight account for the entirety of the partnership. If your U.S. Bank checking account(s) cease to be the preferred funding source for your Greenlight account or you add a funding source that is not an eligible U.S. Bank checking account, you may be charged a monthly fee by Greenlight. In-app upgrades will result in additional fees. Subject to Greenlight identity verification. See terms at greenlight.com/terms for additional information. Offer subject to change. Greenlight is a financial technology company, not a bank. The Greenlight app facilitates banking services through Community Federal Savings Bank (CFSB), Member FDIC. The Greenlight Mastercard is issued by Community Federal Savings Bank, Member FDIC, pursuant to license by Mastercard International.

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Source: U.S. Bancorp