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SIFMA Foundation Survey Finds Parents Want Students to Learn Investing Basics Before High School Graduation

Three-quarters are concerned their children could learn about investing from unqualified social media influencers

New York, October 06, 2026 — Nine-in-ten parents (93%) of K-12 students believe every student should receive financial education that includes investing basics before graduating high school, according to survey findings released today by the SIFMA Foundation, a leading non-profit focused on financial education and preparing underserved youth for wealth-building opportunities.

The survey, titled *“Building Financial Futures: Parents’ Perspectives on Youth Financial Education,”* was conducted in partnership with Wakefield Research and polled 1,000 parents of K-12 students across the U.S. for their views on financial and investing education. The findings show broad demand for investing education at a time when parents see a growing need for their children to develop the knowledge to navigate today’s financial landscape. Ninety-three percent say that in today’s economy, it is more important than ever that their children learn how to invest well, while the same percentage see a class or program about investing as more valuable to their children’s future success than many currently required K-12 classes.

At the same time, parents recognize the challenges of providing this education themselves. More than four in five (81%) are not completely confident in their ability to teach their children investing basics at home and nearly half (46%) are unsure they could accurately teach their children about different asset classes.

“Every young person deserves the opportunity to understand how investing can help them build their financial future. While parents overwhelmingly recognize the importance of investing knowledge, many are also telling us they don’t feel fully equipped to teach it themselves,” said Melanie Mortimer, President of the SIFMA Foundation. “That makes the classroom an important part of the solution. School programs can play an essential role in making sure every student has the knowledge and confidence to make informed financial decisions throughout their lives and participate in the opportunities that our capital markets can provide.”

Additional highlights from the survey include:

- **Parents are concerned about where their children may turn to learn about investing.** Three-quarters (75%) are concerned their children could learn about investing from unqualified social media influencers or individuals on platforms such as TikTok, Instagram and Reddit, including 42% who are very or extremely concerned.



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- **New childhood investment accounts underscore the need for education.** Just 14% of parents have a firm understanding of the new government-sponsored childhood investment accounts, sometimes referred to as “Trump Accounts,” while a quarter (25%) had not heard of them before taking the survey. Among parents who had at least heard of the accounts prior to the survey, more than half (54%) believe they will lead to greater investment knowledge among today’s children.
- **Parents face real barriers to investing on their children's behalf.** Nearly three-quarters (74%) identify at least one barrier that could prevent them from putting money into an investment account for their children. Nearly half (47%) cite a lack of available funds, followed by concerns about market volatility (24%) and prioritizing investments for themselves (17%).
- **Schools receive relatively high marks—but parents still see room for more investing education.** Nine-in-ten (93%) give their children’s school district a passing grade for how well its current tools and curricula prepare students with the financial skills they need to succeed in life, including 31% who award their district an “A.”

These insights come at a pivotal time as **the bipartisan [Promoting Financial Literacy in Secondary Schools Act](#) was introduced in September** to expand financial literacy resources for high school students. This bill would create a voluntary program for high schools and require the Financial Literacy and Education Commission (FLEC) to include these schools when creating their best practices for students about budgeting, financial securities, credit, evaluating financial products, and student loan borrowing. Parents surveyed consistently point to education as a critical component of helping children build lasting financial knowledge.

Mortimer added: “Giving young people access to financial opportunities is an important step, but access and education must go hand in hand. Whether students first encounter investing in the classroom, through an investment account or online, they need a strong foundation to understand concepts like risk, diversification and long-term investing. Equipping every student with that foundation can help ensure the next generation is prepared not simply to participate in our financial system, but to make informed decisions that can support their financial well-being throughout their lives.”

To read the full set of findings from the survey, [click here](#).

About the research

The SIFMA Foundation’s Survey was conducted by Wakefield Research among 1,000 nationally representative U.S. parents of kids in grades K-12, between August 7th and August 17th, 2026, using an email invitation and an online survey. Data has been weighted. 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. For the interviews conducted 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 percentage points from the result that would be obtained if interviews had been conducted with all persons in the universe represented by the sample.

About the SIFMA Foundation



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The SIFMA Foundation is committed to fostering knowledge and understanding of the financial markets for young people of all backgrounds. Drawing on the support and expertise of educators and the financial industry, the Foundation provides financial education resources and tools that strengthen economic opportunity across communities and increase awareness of the benefits of the global marketplace. Since 1977, the Foundation's flagship program, The Stock Market Game™, has put 23 million students on a path to financial independence. The program is proven to raise math test scores, financial knowledge and behavior, while reinforcing critical life skills, academic performance and college/career readiness. For more information on the SIFMA Foundation, visit www.sifma.org/foundation.