

The Financial Avoidance Visual Guide

Why Gen Z hides from their money, and how to stop

By Tapos Kumar | Founder, Finance Ideas

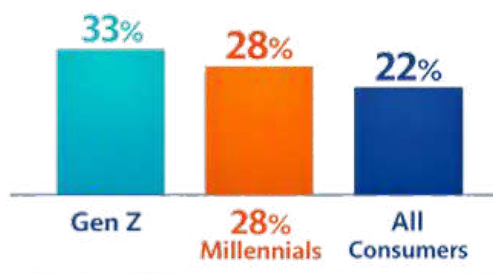
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This visual guide is for educational purposes only.
It does not constitute financial or mental health advice.



Avoiding Checking Finances

Percentage who avoid checking their finances



Source: MX Survey, 2026

Gen Z & Money Stress

Percentage of Gen Z with money-related concerns



Source: Bank of America, Amerisleep, MX-2026

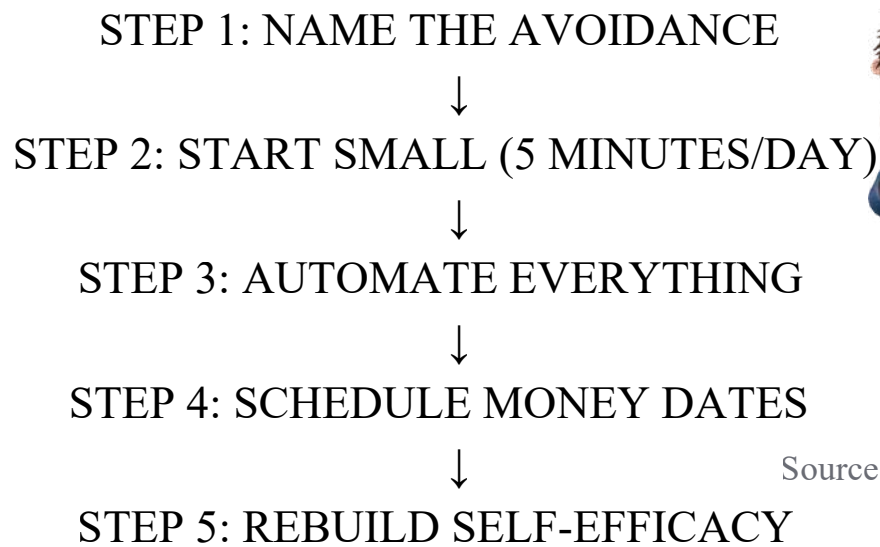
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Source: Finance Ideas

Fig: The 5-Step model. Created by Tapos Kumar, Founder, Finance Ideas



Financial avoidance undermines all 4 elements.

Source: CFPB Financial Well-Being Scale. Created by Tapos Kumar, Founder, Finance Ideas

SOURCES

- MX Survey: Financial avoidance statistics
- Bank of America Better Money Habits Report
- Consumer Financial Protection Bureau (CFPB): Financial Well-Being Scale
- Federal Reserve: Survey of Household Economics and Decisionmaking
- U.S. Department of Treasury: Financial Literacy and Education Commission
- Amerisleep Analysis : Gen Z sleep and money stress

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