

Study Finds Parents May Be Best Defense: How Young Adults Really Manage and Think About Their Money.

A study presented by NEFE (National Endowment for Financial Education, www.nefe.org) and the University of Arizona presented last 12 months in a sobering picture of many corporate giants. When consumers stop using their credit cards, they buckle in days. It's a macro-level reflection of the average American consumer: we live beyond our means, we don't save, and we borrow stress with every dollar. Research has shown that poor money management spills over into illness, depression and other problems. But where do these financial behaviors come from? How can we change them? A new study at The University of Arizona, hopes to answer these questions and more. Hughes Federal Credit Union partners with the U of A in providing financial education to youth. [Full Report](#)

<http://www.nefe.org/APLUSResearchonYoungAdults/APLUSStudyExecutiveSummary/tabid/712/Default.aspx>

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