NEWS RELEASE

Financial Ambitions Haven't Changed, The Playbook Has: SoFi Study Reveals Younger Generations Are Redefining the American Dream

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SoFi's new survey finds Americans are making their dollars work harder while expanding their financial goals to prioritize living for the now.

SAN FRANCISCO--(BUSINESS WIRE)-- SoFi Technologies, Inc. (NASDAQ: SOFI), the everything app for digital financial services, today released "Making The Most: How Americans are Maximizing Money and Life in 2026," revealing that Americans are redefining their path to the American Dream, balancing traditional financial ambitions with a desire to make the most of life today.

Making The Most: How Americans are Maximizing Money and Life in 2026

"Across generations, people have adapted how they manage money as technology, society and the economy evolve. Today, higher costs, a changing workforce and rapid advances in AI are reshaping how Americans balance goals like buying a home and retiring comfortably with immediate priorities like paying down debt, building an emergency fund and enjoying life today," said Brian Walsh, CFP®, PhD and Head of Advice & Planning at SoFi. "At SoFi, we're helping members navigate those priorities with personalized guidance, connected tools and practical strategies to make informed decisions and take meaningful next steps toward their financial ambitions."

Americans are finding new ways to make the most of life without putting it on hold for distant financial milestones. They're "lifemaxxing," prioritizing meaningful experiences and the emotional return on their money alongside long-term goals. At the same time, they're "financemaxxing," using new tools and strategies to make their money go further. These shifts are changing not only how Americans use their money, but the goals they're setting and what they consider financial progress.

The trends shaping money and life in 2026:

- Lifemaxxing prioritizes time alongside money, not instead of it. Americans are twice as likely to consider the ability to enjoy life a marker of financial progress as owning a home (59% vs. 27%). Gen Z and millennials still rank ending the month with money left over and building an emergency fund as their top financial wins.
- Americans are calculating the “emotional ROI” of their money. Americans are looking beyond financial returns to consider the lasting experiences their money can create. For 72%, that means being willing to make slower progress on financial goals to show up for family, take vacations and prioritize meaningful memories.
- Financemaxxing is about making every dollar work harder. Three-quarters of Americans have used at least one strategy to make their money go further in the past year, from using Buy Now, Pay Later (27%) and rotating streaming services (25%) to cutting back on dating or choosing less expensive dates (23%).
- Entrepreneurship is becoming part of Gen Z’s path to financial progress. Seventy-seven percent believe they can start a business, compared with 58% of other generations. That entrepreneurial mindset extends to investing, with Gen Z four times more likely than Baby Boomers to have invested in crypto (26% vs. 6%).
- The American Dream is evergreen, but evasive for younger Americans. Gen Z and millennials still aspire to traditional milestones, but their confidence isn’t keeping pace. While 62% aspire to retire comfortably, only 46% believe they will.

SoFi is innovating to meet members’ evolving needs and support a broader range of financial goals by bringing saving, spending, borrowing, investing and protecting money together in one place, alongside access to financial planners and personalized tools like SoFi Coach and its award-winning Robo-Advisor. Together, these resources can help more people make the most of their money today while building toward the future.

Read or download the full report: **https://www.sofi.com/making-the-most-survey-2026/**

Methodology

Survey results are based on an online survey conducted by YouGov from July 6 to July 14, 2026, among 4,090 U.S. adults ages 18 to 65. Respondents were drawn from YouGov’s panel and selected using nationally representative quotas based on gender, age, education, race, and region. Throughout the report, aggregate findings offer a national view of the attitudes, behaviors, and financial decisions shaping Americans’ relationship with money today. Demographic comparisons explore how those experiences vary across generations, genders, and marital status. Percentages may not total 100% due to rounding. For questions where respondents could select more than one response, totals may exceed 100%. Some findings are based on smaller respondent subgroups.

Generational Cohorts

The report compares the following generations:

- Gen Z (1997–2012): n=798 | Millennials (1981–1996): n=1,506 | Gen X (1965–1980): n=1,279 | Baby Boomers (1964 or earlier): n=507

This content is provided for informational and educational purposes only and should not be construed as financial advice.

References to “Americans” throughout the report reflect the nationally representative sample of U.S. adults ages 18–65 surveyed.

About SoFi

SoFi Technologies (NASDAQ: SOFI) is the everything app for digital financial services on a mission to help people achieve financial independence to realize their ambitions. 15.8 million members trust SoFi to borrow, save, spend, invest, and protect their money and buy, sell and hold their crypto – all in one app – and get access to financial planners, exclusive experiences, and a thriving community. Banks, fintechs, and brands use innovative capabilities from SoFi Tech Solutions to serve over 134 million global accounts. For more information, visit **www.sofi.com** or download our iOS and Android apps.

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SoFi Coach offers users the ability to connect both SoFi accounts and external accounts using Plaid, Inc.’s service and for SoFi to present to you data we have received from the credit bureau. The credit score and associated data provided to you is a VantageScore® based on TransUnion® (the “Processing Agent”) data.

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