

greenLIGHT

GLIMMERS

Annual Family Trends Report

This year's highlights

Kids stacked up the numbers in 2025.

In 2025, tiny glimmers were everywhere: milestones were hit, chores checked off, and dollars put to work.

Now, let's take a look at the stats that made the year shine.



\$1.8B+

amount spent



73M

chores completed



\$339M

amount saved



\$242M

allowance paid



\$2B+

amount managed

And, they made dreams come true.



spent on flying lessons
by future pilots



total transactions
completed at CarMax



transferred to the SBA by
a new business owner



payments to law
school admission



Family Money In Motion

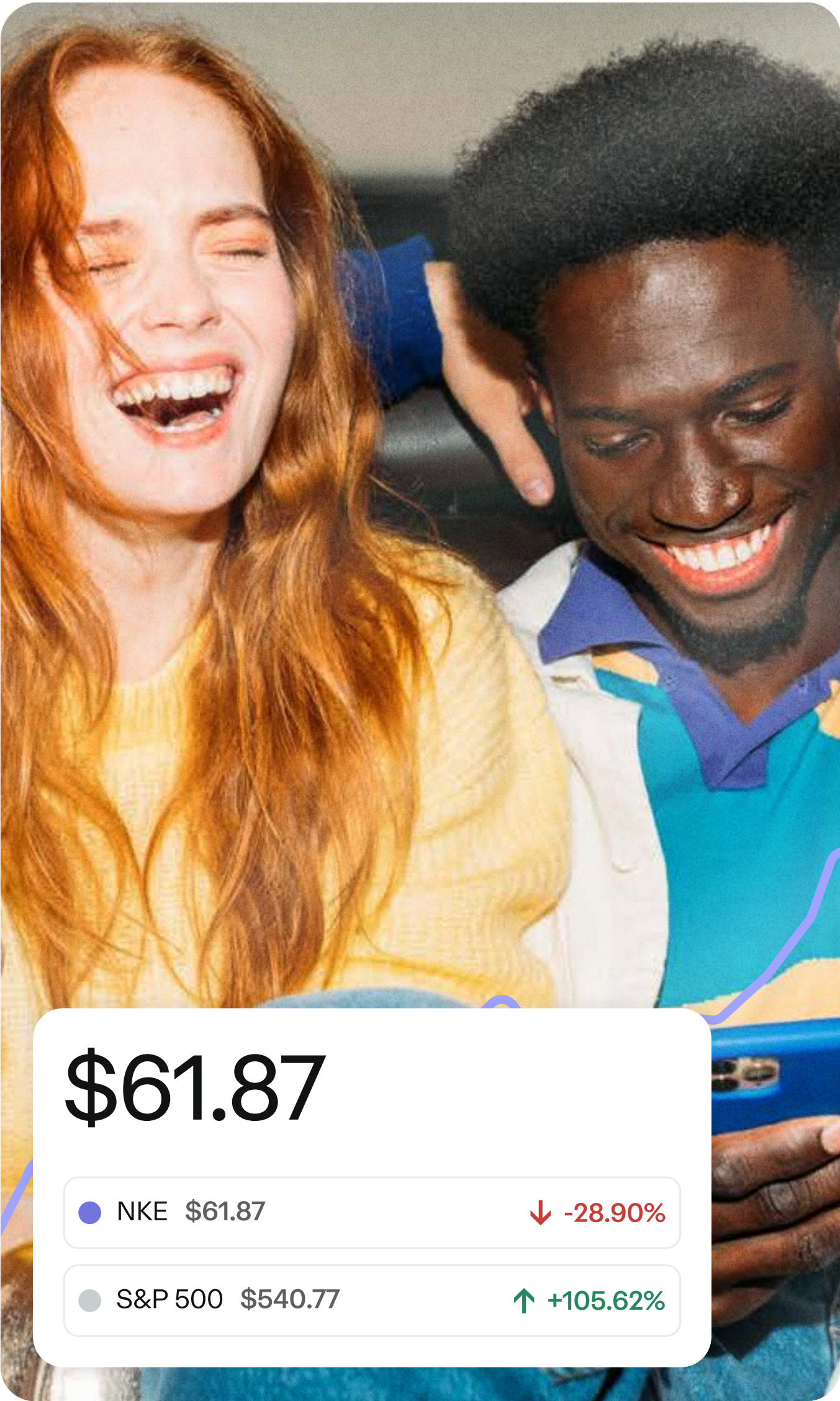
Earning, saving, and investing became a whole household vibe. Money wasn't the goal, it was the tool where tiny, everyday choices sparked BIG moments.

Up, up, up

Follow the glow.

Little wallets, big ambitions. Whether earning from paychecks or allowance, kids are saving more and investing at younger ages.

\$70M+
in the stock market
(that's up 65% YoY)



Intentional spending is growing.

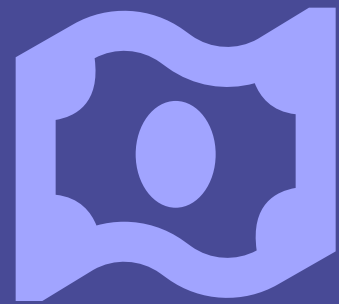
93%

of parents say kids
copy money habits^{*}



12

the average age
of investors



2X

as many kids are
auto-investing





Vanguard



Nvidia



Apple



Tesla

Small investors, big moves

Kids' winning picks.



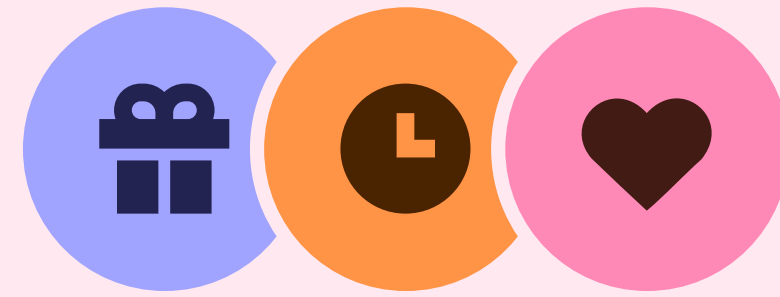
Top stocks & ETFs:
VOO, NVDA, TSLA, AAPL,
AMZN



Avg buy trade:
\$46.56 (increased
from \$39.70 in 2024)

“My children love to invest their money in stocks and knowing they are growing their money for their future.”

Shannon • Greenlight mom



The Joy Factor

Turns out, joy isn't about buying all the viral trends.
Purchases were more intentional and less impulsive,
swapping quick buys for the things that
stick... like experiences.

The new trend? Time together.

\$3,623,373

Top 100 spends

Kids were major
concert fans.

They spent over \$3 million to see
their faves on stage.





Travel goals

Joy's on the itinerary.

Greenlight families are saving to travel to some of these top hot spots:

Disney, Japan, Europe, New York City, and Hawaii.



**\$66M transferred
between kids and
friends.**

That's proof that casual, digital payments
are becoming more common among kids
and teens.



Top Savings Goals	
1. Car	10.2M
2. College	2.4M
3. Computers	1.6M
4. Savings	\$875K
5. Bike	\$845K
6. Holidays	\$845K
7. Apparel	\$776K
8. Phone	\$701K
9. Emergency	\$650K
10. Console Gaming	\$630K



Top savings goals of 2025.

From cars to wishlist items, Greenlight families are saving for things that matter most to them.

Take a look at our Top Ten.

Intentional spending is growing.

\$8.9_M

donated to charities



regret impulse buys*

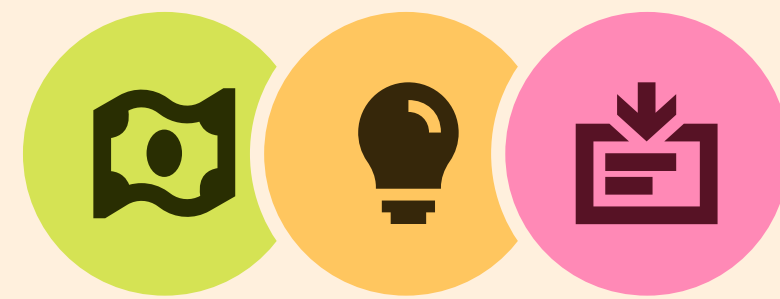


families talk
about money weekly*



\$845_k

saved for holidays



The Crunch Era

The era of conscious spending isn't "on the way," it's already here. Every dollar sparkled and families weren't just spending less... they were spending smarter.



of kids say they
would accept
fewer gifts to
ease parents'
money stress^{*}



Looking ahead

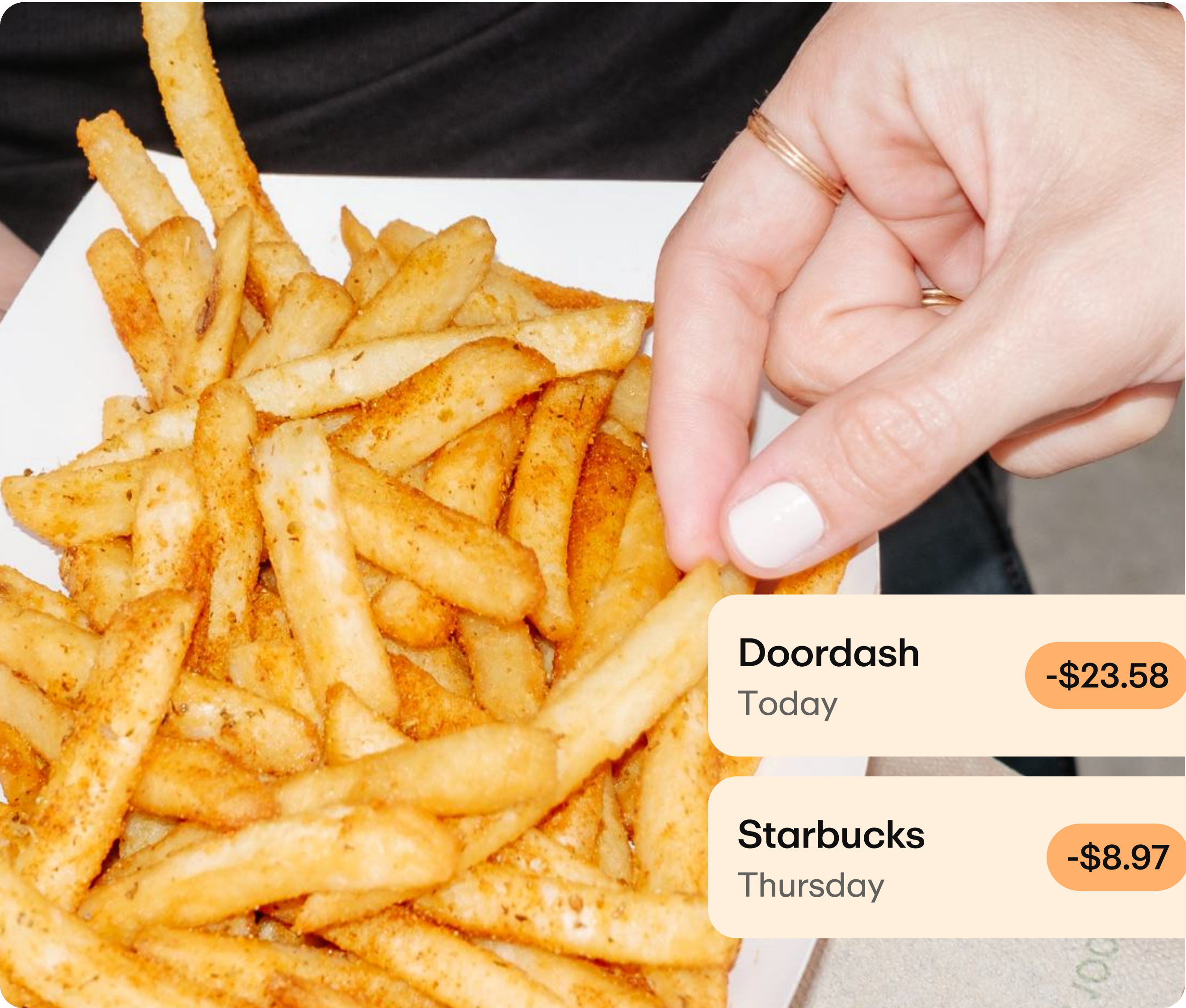
**Saving for tomorrow is
trending up.**

Families are responding to the
economy with “future” and “emergency”
funds growing year over year.

Spending shifts

Skipped the trip out, not the fries.

Parents cut back on dining out and travel, but kids kept their fast-food spending steady (using their own money!). DoorDash continues to top the charts for ultimate convenience spend.*



Doordash
Today **-\$23.58**

Starbucks
Thursday **-\$8.97**

TREND REPORT

HOLLISTER



BRANDY MELVILLE



AMERICAN EAGLE



PACSUN



NIKE



TOP MERCHANTS

1

AMAZON

2

TARGET

3

WALMART

4

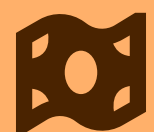
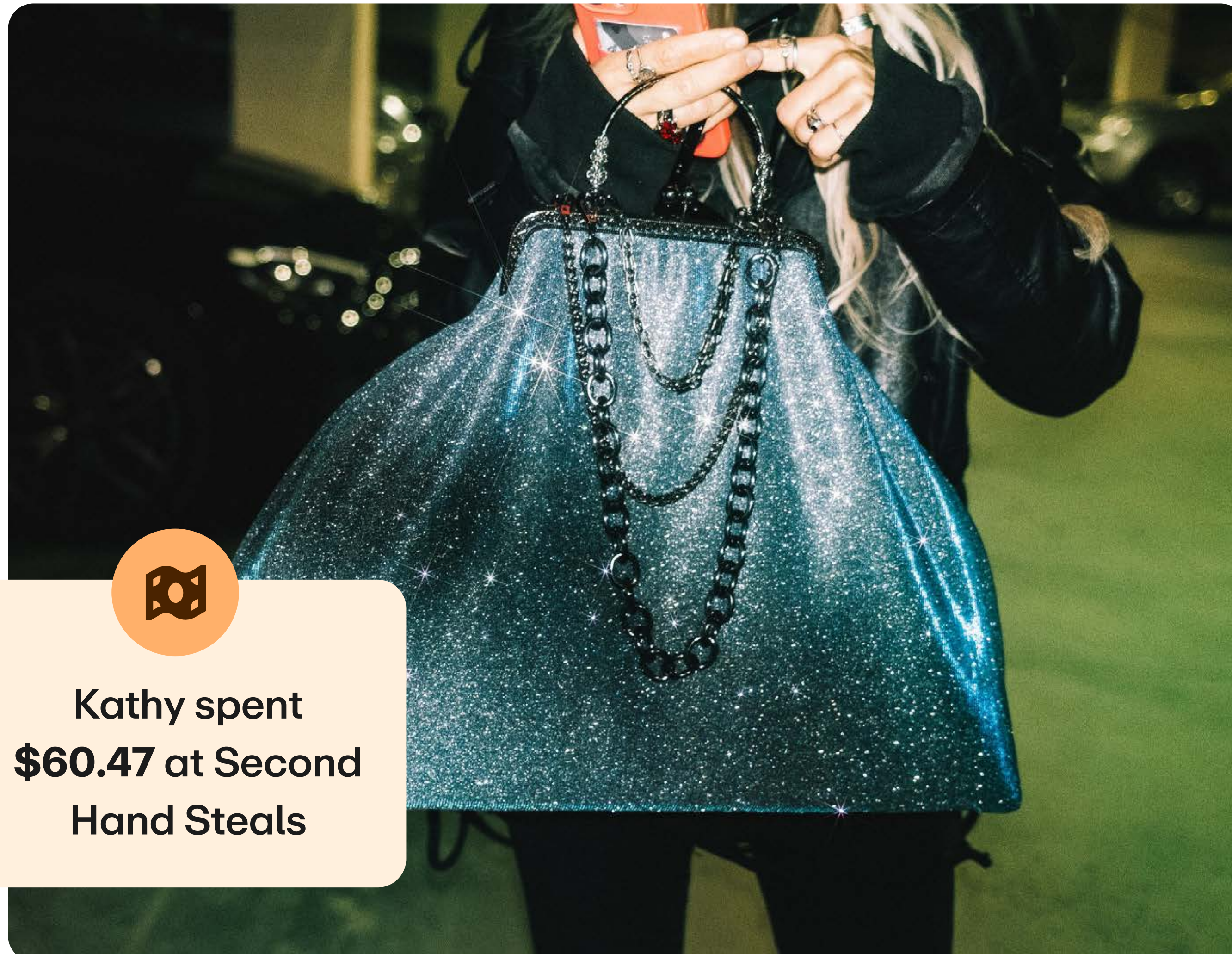
DOORDASH

5

APPLE

What's trending?

Check out what trends are up, what are down, and what the top businesses of 2025 were for Greenlight families.



Kathy spent
\$60.47 at Second
Hand Steals

New spending trends

Thrift and smart habits take over.

In 2025, thrifting, retro scores, and thoughtful bargain-hunting took over, pushing people to rethink quick impulse purchases. Kids followed suit, styling their own secondhand looks.

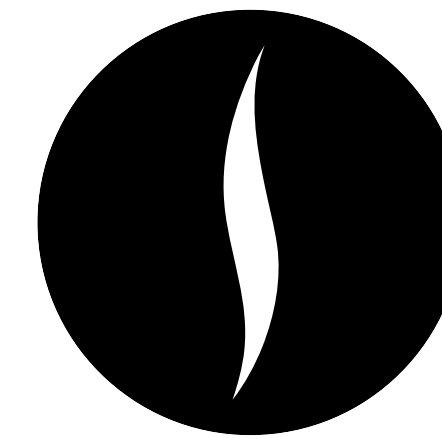
Spending trends take a new turn.



**Depop spend up
100% YoY**
(\$7.2M spent)



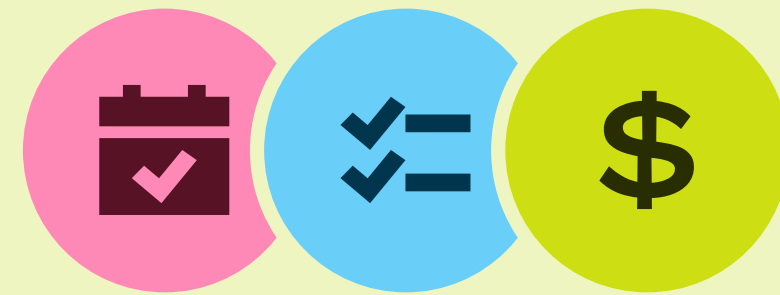
**TikTok Shop spend up
50%+ YoY**
(\$20.09 avg spend)



**Sephora spend down
\$3.3M YoY**
(\$38.40 avg spend)



**Five Below spend up
196% YoY**
(\$7.8M spent)



The Effort Effect

In 2025 every chore became a tiny win, building mindsets and independence one habit at a time. And the payoff? Futures are looking brighter than ever

73_M

chores
completed

\$4_{M+}

paid in
chores + jobs

64%

of parents give
allowance*



**In 2025, every chore
counted...**

from making beds to doing the dishes—and
even work outside the house, the extra cash
added up.

“My kiddos are learning the value of working for their money and are more careful in how they spend it. They also feel a sense of confidence and freedom in managing their money and deciding their savings goals.”

– **Andera** • Greenlight mom

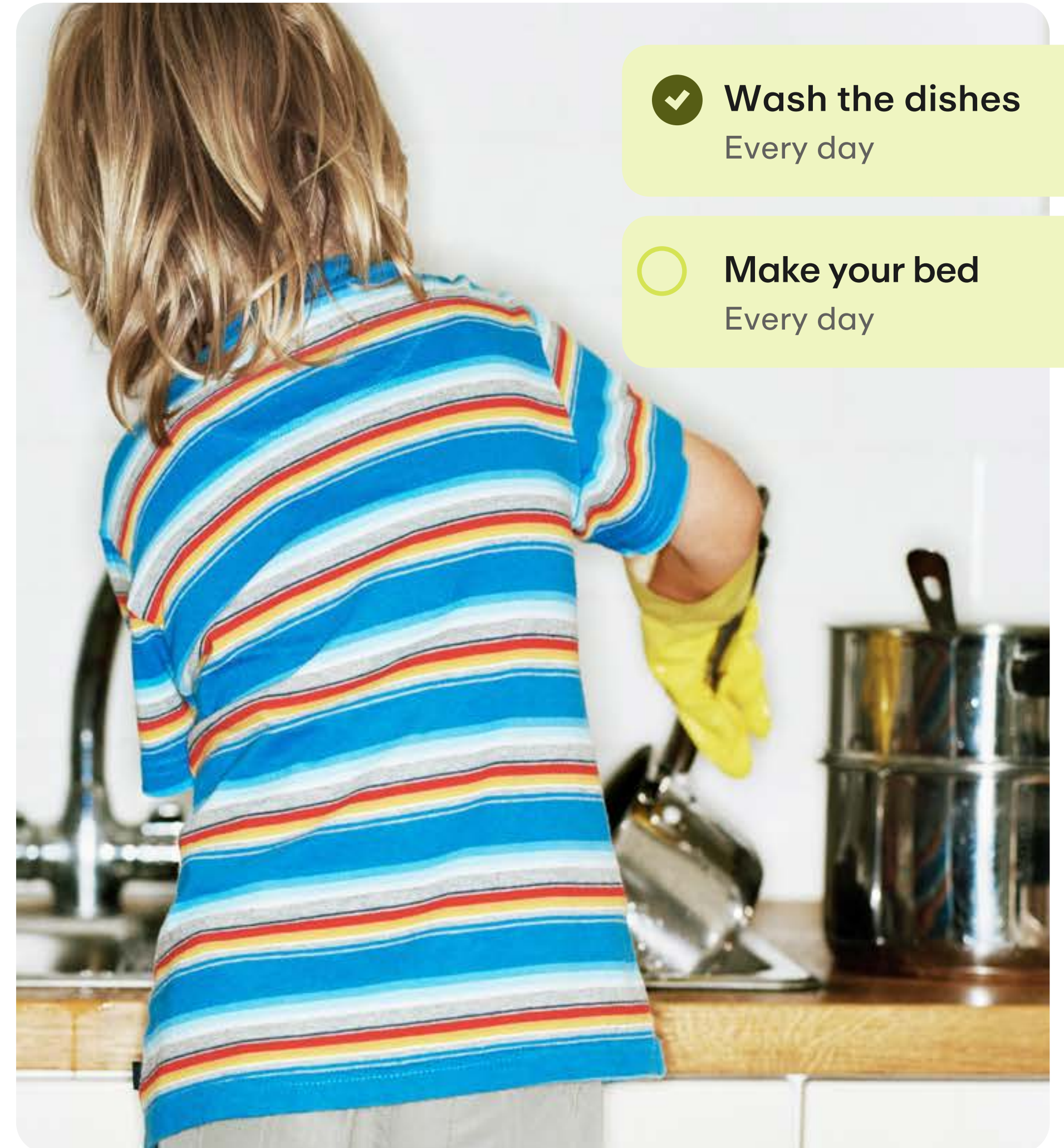
... and kids became more independent and felt more in control.



90% of kids want to earn money, not just receive it*



76% say Greenlight boosts their money confidence*

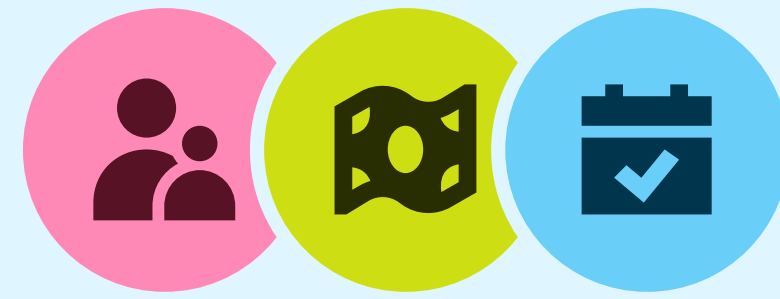




The evolution of chores.

Kids are still tackling classics like pet care, cleaning, and dishes, while self-care chores like reading, exercise, learning, and music are rising.

And families continue to rely on Greenlight to teach the big stuff: smart spending, debit vs. credit, and needs vs. wants.



Raising the Future

Gen Alpha took growing up to the next level.

They're financially fluent, future-focused and using money as a source of freedom. From direct deposits to driving goals, they turned their independence from “one day” to “today.”

\$174
MILLION

in teen paychecks

+40%
INCREASE

year over year in pay

\$10+
MILLION

saved toward cars



Tracking growth

**Growing up, one
dollar at a time.**

Kids and teens are learning that every dollar counts and are building habits that will last a lifetime.

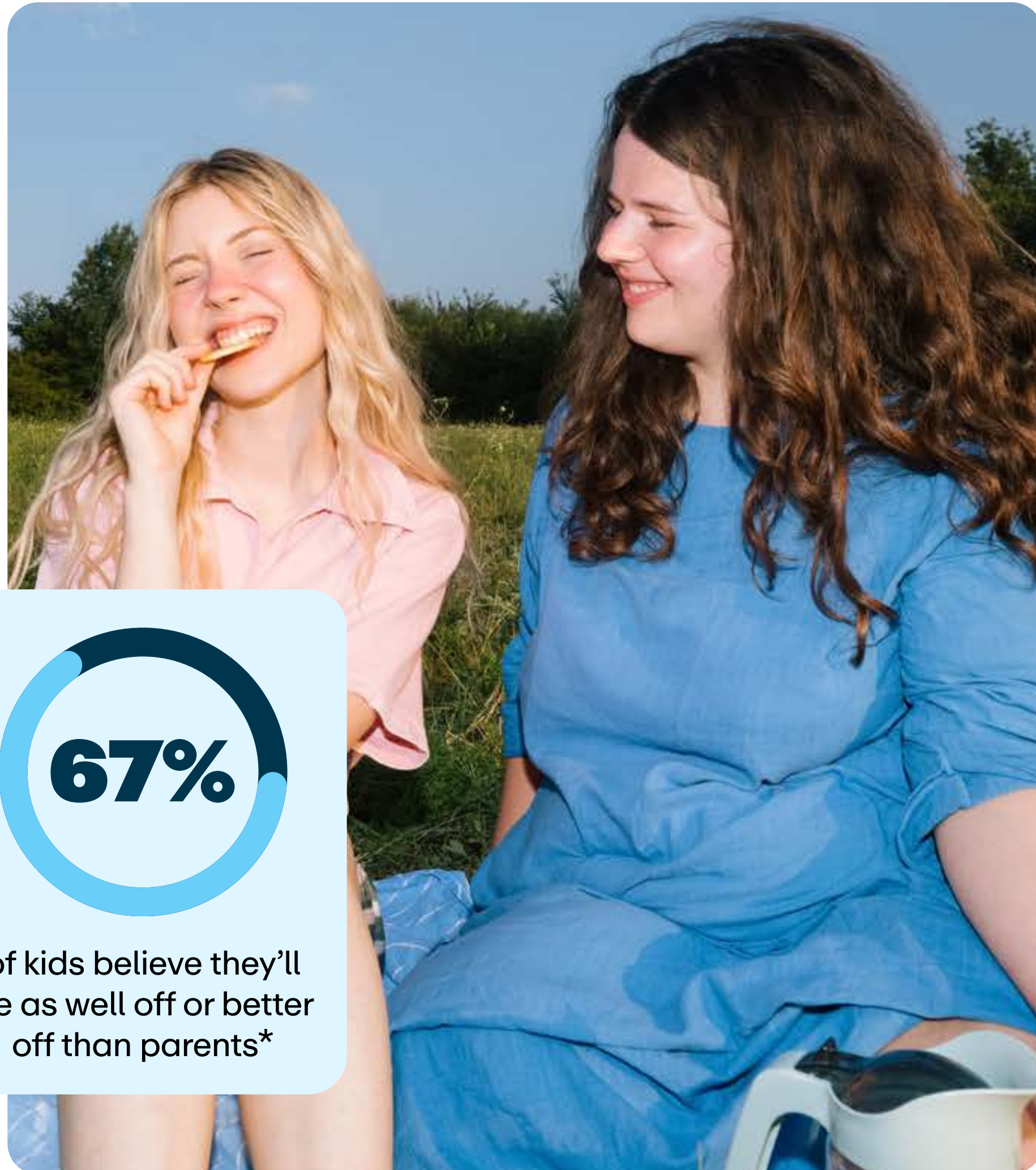
New drivers. New freedom.

Teens are taking on the responsibilities that come with the freedom of the open road.



\$17M

spent at the pump by
Greenlight teens



Future-focused

Next-gen thinks ahead.



67% of kids believe they'll be as well off or better off than parents*



50% of kids want money to buy a home or business by age 25*



Cool new trend

Kids go digital.

For Greenlight kids, **26% want to be influencers** when they grow up. We're also seeing time with friends and online gaming trending upward.*

Customer shoutouts from the year.

“

I think kids benefit the most because they can learn so much about the world of finance... [and] managing their own money.

– Jessi, Greenlight mom

“

I'm grateful that there is an app that helps us teach younger generations the importance of budgeting and saving money.

– Ermelinda, Greenlight mom

“

I want to give my kids the experience of having "their" money and teach them financial skills that are not taught anywhere else.

– Grecia, Greenlight mom

“

My kids have the "freedom" to spend their own money- it gives them confidence and autonomy.

– Sara, Greenlight mom



Trends in 2026

Expect independence, intentionality, and investing to shape the way kids learn, turning everyday decisions into meaningful habits and setting the stage for a lifetime of smart choices.



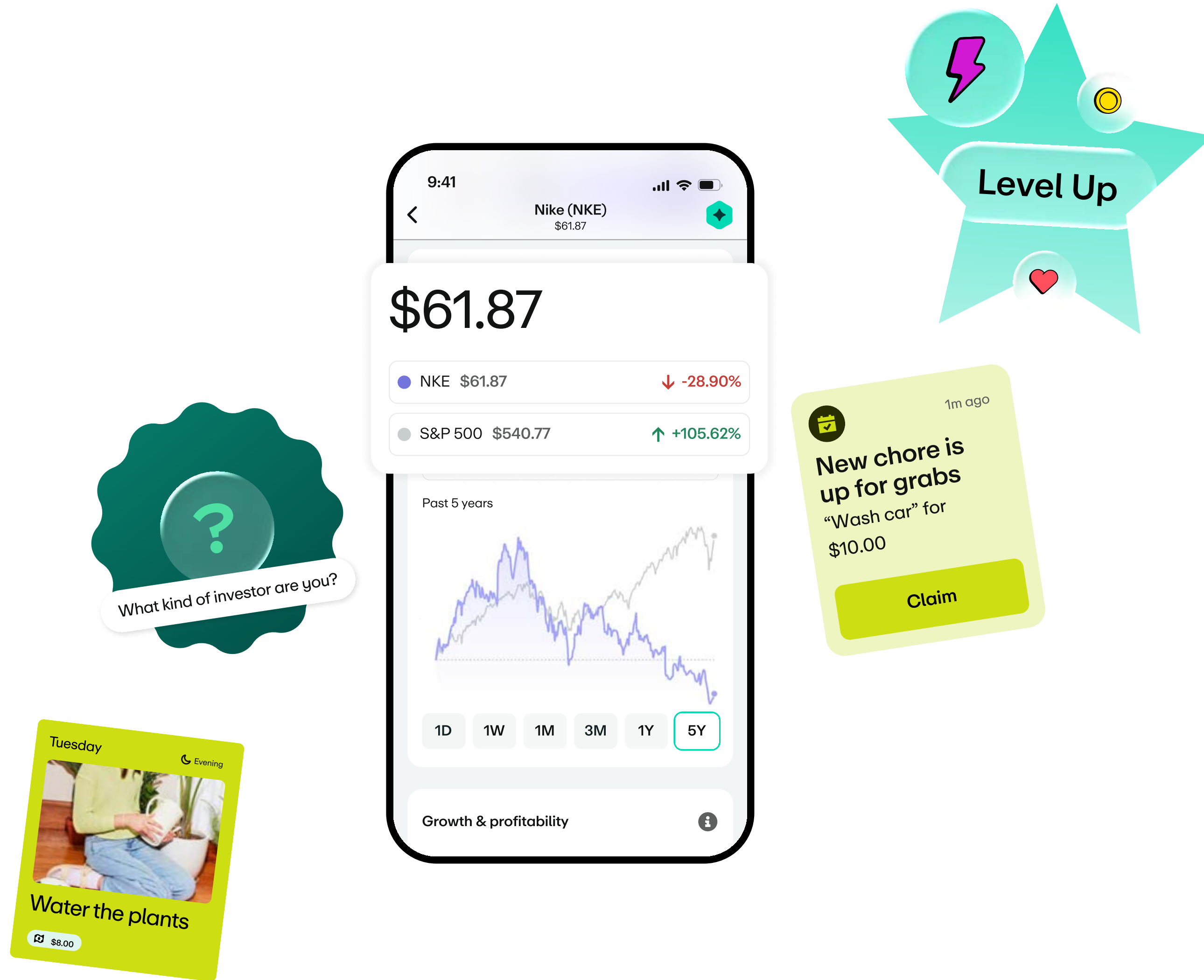
Expect 2026 to lean into “digital thrift.”

Families are using apps, reselling platforms, and smart tools to save money, cut waste, and make more intentional purchases.

A new wave of kid confidence.

Kids will turn earning and saving into a new kind of self-care in 2026.





Money becomes a lifestyle.

In 2026, teens will blend financial independence into their identity, mixing work, investing, and learning into everyday life.

Stepping into “mindful indulgence.”

Families will save with joy in
mind and connect money habits to
emotional well-being.





Money moves get fun.

Micro-investing and gamified money tools are taking off. Everyday money skills will feel simple, fun, and part of real life.



Keep shining in 2026.

Methodology

Who participated in the surveys?

Two groups were surveyed:

Parents: 1,028 U.S. adults aged 18 and older who are full-time employed parents of a child aged 5–17, via a 10–15-minute online YouGov survey fielded from October 10–23, 2025.

Kids & Teens: 2,008 Greenlight users aged 10 and up, via a 5–10-minute in-app survey fielded from November 3–5, 2025.

How are child ages calculated?

Child ages are calculated as of October 31 for the corresponding period.

What time period does the data cover?

Findings are based on Greenlight transaction and savings data covering the 12-month period ending October 31, 2025.

How is each year defined?

Each year is defined as the 12-month period ending October 31 of that year.

*Data points are from YouGov and Greenlight Kid’s surveys.

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