

# WHERE GEN Z'S MONEY ACTUALLY GOES?





# ABOUT THE DATASET

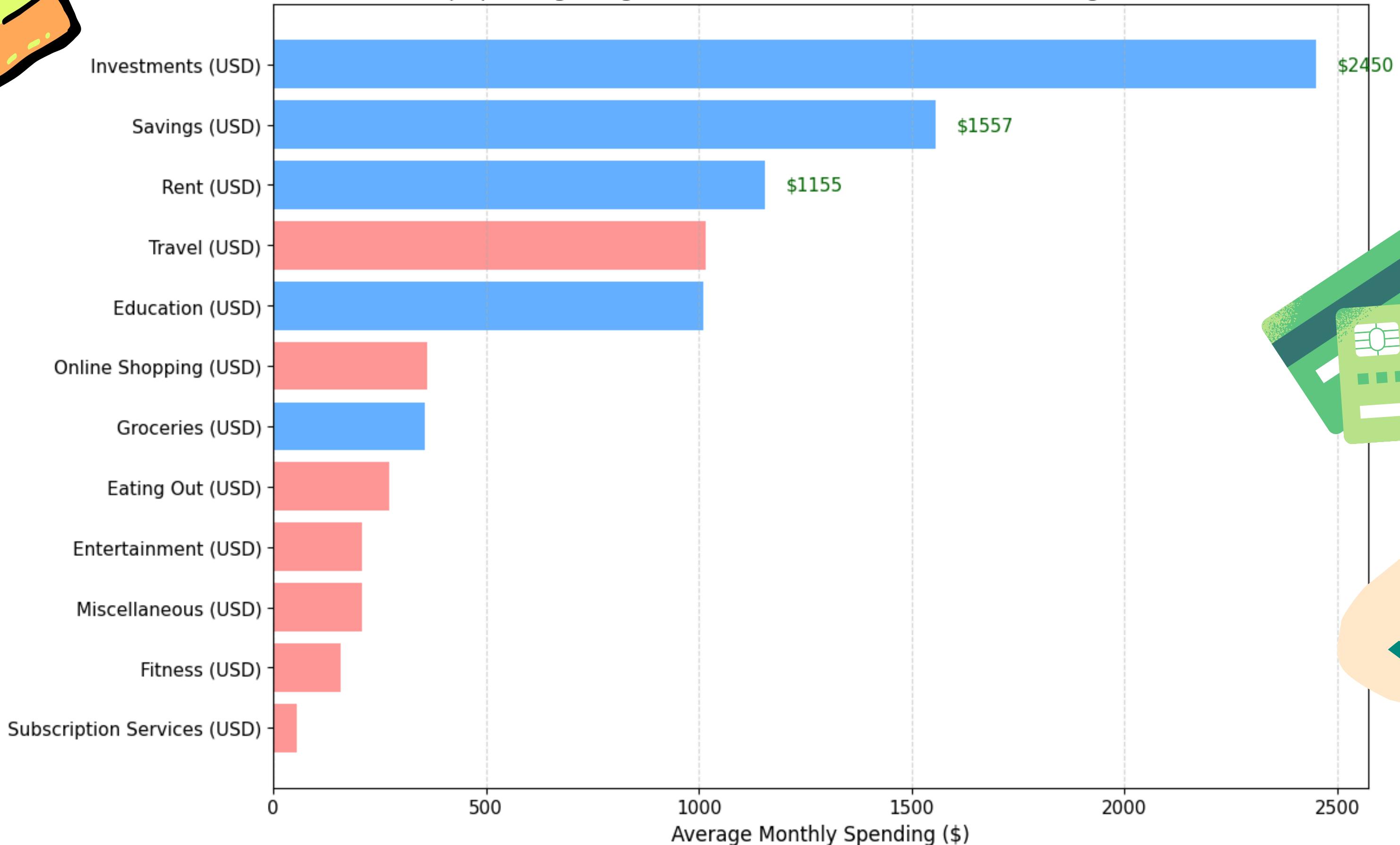


Collected from 1700 young adults aged 18–27, showing how much they spend monthly on categories like rent, groceries, entertainment, savings, and more. .

- Monthly spending on 13 categories (including Rent, Groceries, Entertainment, Education, Savings, and more)
- Captures both essential costs and lifestyle choices
- Cleaned and processed using Python
- Calculated average monthly spending per category

# Where Gen Z's Money Actually Goes

Top spending categories reflect a focus on investments, savings, and rent



# WHAT ABOUT IT?



- Top Spending = Investments

Most surprising, Gen Z is investing more than spending on rent or education.

- Savings is 2nd Highest

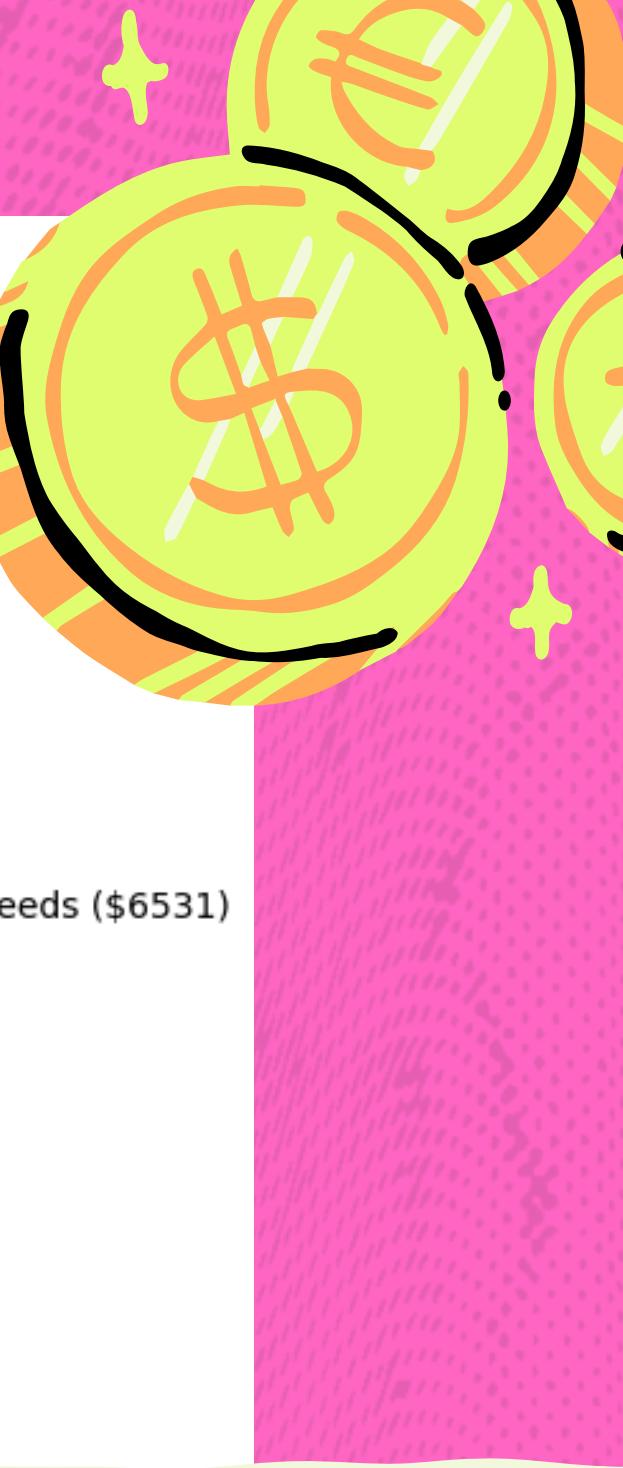
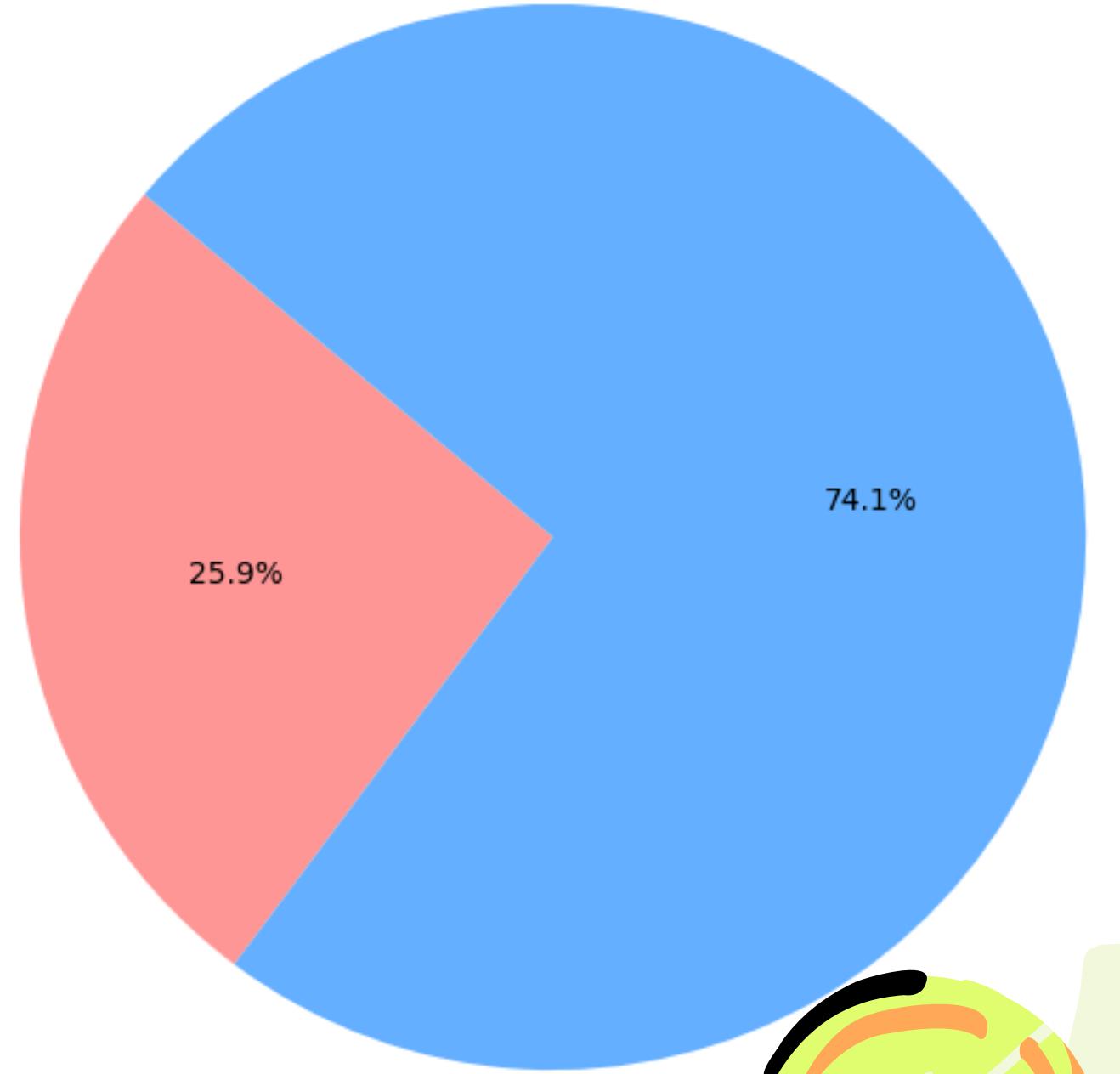
Despite rising costs, this generation is trying to build financial security.

# WANTS VS NEEDS

Gen Z spends roughly 75% of their budget on Needs like rent, savings, and education but still makes room for Wants like entertainment, travel, and fitness.

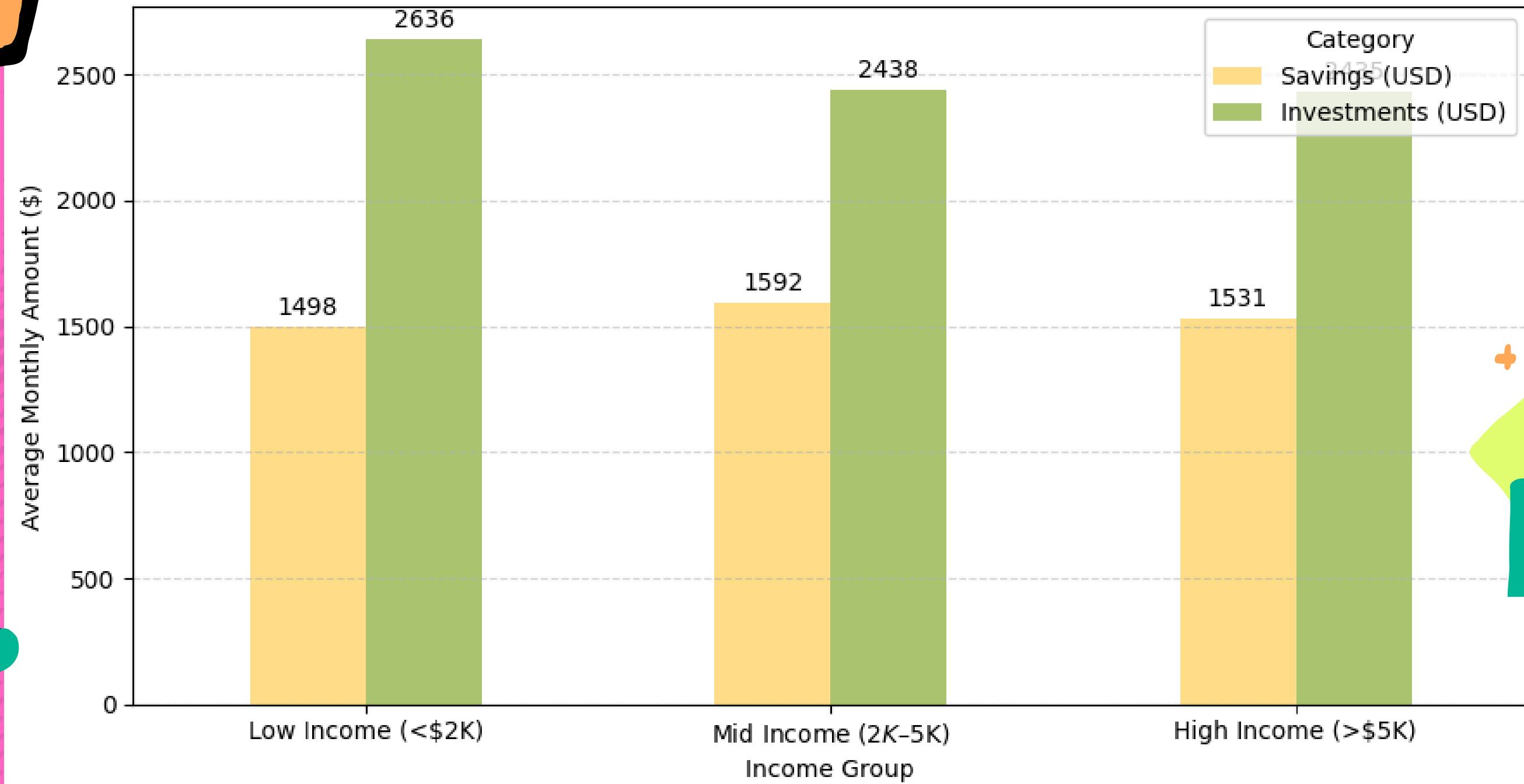


Gen Z: Spending Breakdown - Wants vs Needs



# SAVINGS VS INVESTMENTS

Gen Z: Savings & Investments by Income Group



# TAKEAWAYS

- Gen Z is more financially strategic than expected
- Needs dominate the budget, but not blindly
- Wants are secondary, but still very important
- We're balancing present fun with future goals!



THANK  
YOU

# LINKS TO CODE & DATA

Dataset

<https://www.kaggle.com/datasets/manandkumar/gen-z-money-spending-dataset/data>

Code

[https://colab.research.google.com/drive/1ThAYj5WTPd7Ti8q9x4Vvjax29mlsaDb6?  
usp=sharing](https://colab.research.google.com/drive/1ThAYj5WTPd7Ti8q9x4Vvjax29mlsaDb6?usp=sharing)

