

Engine Insights

RETHINKING FINANCIAL WELLNESS

ENGINE
By MoneyLion®

Of special interest to:

Marketing, product and strategy executives in financial services

Introduction

For years, financial wellness was seen primarily as a concern for the underserved or underbanked—or as a resource for those motivated enough to seek it out. In reality, it is just as critical for consumers across all wealth levels, especially in today’s fast-evolving macroeconomic environment.

The urgency has only grown with the rise of generative AI, which is reshaping consumer behaviors across industries— from travel and retail to financial services. In this environment, simply shifting from SEO to AEO is not enough.

Consumers recognize this shift too. A new [GOBankingRates survey](#) found that 34% of Americans now view accurate financial advice as essential in today’s economy.

To thrive in the AI era, financial institutions must make financial wellness a core pillar of both product design and marketing strategy. Doing so requires a clear understanding of where people turn for guidance and how much they trust it. Ultimately, the opportunity is to drive behavioral change— helping consumers see financial institutions not just as transactional hubs, but as trusted partners in building lasting, successful financial lives.

01

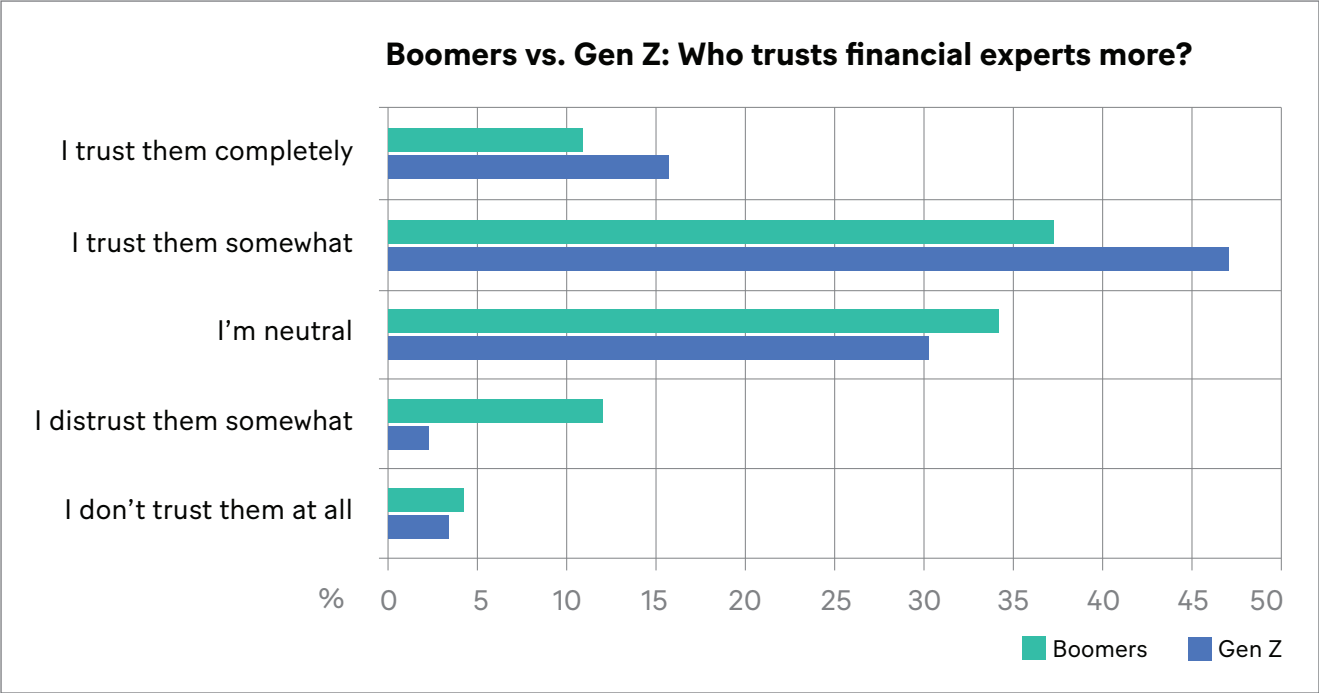
Generational shifts in trust

The survey revealed a sharp generational divide. Gen Z is the most open to trusting financial experts, with nearly two-thirds (64%) saying they trust experts completely or somewhat. In contrast, fewer than half of boomers (49%) said the same.

This reflects a generational reality: younger Americans, navigating financial independence in an era of digital complexity, are actively seeking and trusting expert guidance. Older generations, shaped by decades of economic cycles, remain more self-reliant. For financial companies, the implication is clear: advice must be delivered in ways that are accessible and engaging for younger audiences, and credible and relationship-driven for older ones.

How much Americans trust financial experts

Americans of all ages were asked to rate their level of trust in financial experts, and there were some major generational differences.



Source: “Who Americans Trust for Financial Advice in 2025—and Why It Varies by Age and Income.” GOBankingRates.
Accessed September 4, 2025. <https://www.gobankingrates.com/money/financial-planning/who-americans-trust-for-financial-advice-in-2025/>.

02

Gender differences in when to seek advice

Another divide lies in the threshold for professional advice. Forty percent of men said they would only seek advice once they had \$100,000 or more in savings and investments. For women, that number dropped to 29%.

This means women are more likely to seek out advice earlier in their financial journey. For the industry, it highlights the opportunity to design products and guidance that are inclusive, approachable, and not tied solely to wealth accumulation.

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03

The trust gap in social finance

Even as financial content saturates social platforms, Americans are growing more cautious about credibility. TikTok ranked as the least trusted source of financial advice overall (44%), including 53% of Gen Z.

This paradox—that people consume finance content online while distrusting much of it—highlights a critical gap. Access without trust doesn't create impact. For financial institutions, the mandate is clear: bring credible voices into the channels consumers already use, delivering guidance that blends reach with both reliability and personalization.

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04

Why behavior is the real differentiator

Financial wellness is not just about what people know—it's about what they do. Advice only creates impact when it translates into action: paying down debt, sticking to a savings plan, or resisting panic-selling in a downturn.

This is where financial institutions have an opportunity to play a transformative role. AI has made it easier than ever to generate content, but what will truly distinguish leaders is their ability to shape behavior through data-driven, personalized, in-the-moment guidance.

The advantage lies in the data institutions already hold—providing a full view of an individual's financial life and key milestones. By bringing together AI, behavioral science, and personalization, institutions can evolve from offering static advice to delivering dynamic support.

That shift can take many forms, including:



Personalized nudges

Using transaction data to encourage rounding up purchases into savings or paying down high-interest balances.



Moment-based insights

Recognizing life events (a first paycheck, a new mortgage, or a market shock) and offering timely, actionable guidance.



Behavioral reinforcement

Celebrating milestones, like paying off a loan or maintaining a streak of on-time bill payments, to build confidence.



Predictive support

Spotting risk patterns, such as recurring overdrafts, and providing preemptive solutions before problems escalate

When education is paired with personalization, financial wellness stops being abstract theory. It becomes a daily practice, woven into the rhythms of people's lives—and a point of real differentiation for financial institutions ready to lead.

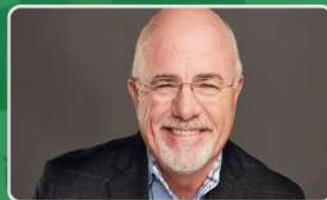
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05

Time for financial institutions to take the leap

The way Americans view financial advice is changing rapidly. Trust is rising among younger generations, women are seeking guidance earlier, and skepticism toward unverified sources is growing. For the industry, the challenge—and opportunity—is to meet this moment with solutions that combine credible education and personalized, behavior-shaping tools.

Financial institutions and fintechs are uniquely positioned to bridge this gap. By leveraging their expertise, amplifying trusted voices, and applying technology and data to make advice actionable, they can move beyond transactions to become true partners in their customers' financial lives.

Because in the end, financial wellness isn't about knowing what to do—it's about building the confidence and behaviors to do it—consistently and at the moments that matter most.

“Financial advice is often seen as something for the wealthy only, but all kinds of people would benefit from more tailored information on saving and investing for the future.”

Source: Stacie Calder, EVP, Conquest Planning, World Economic Forum



Get in touch to learn how you can participate in the Top 100 Money Experts campaign and help deliver financial wellness to your customers.

About Engine

Engine by MoneyLion, the category-leading embedded finance marketplace platform, matches consumers with real-time, personalized financial product recommendations from the largest connected network of top providers, on mobile apps, websites, and other consumer touchpoints.

Learn more at: www.engine.tech.

About GOBankingRates

GOBankingRates is a leading personal finance destination that helps audiences LiveRicher through trusted financial education and insights. Acquired by Gen Digital in January 2025, GOBankingRates brings nearly 15 years of profitable digital growth, with expertise in customer acquisition, financial education, audience targeting, and large-scale distribution. We engage millions of monthly users through our owned consumer websites while also driving brand awareness and new customer acquisition for Fortune 1000 advertisers across a network of Comscore Top Financial publishing partners.

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