

more
than
money



NAB Education Insights 2026 Highlights

Life Beyond School



July 2026

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Foreword

After exploring how students feel about their wellbeing and life at school, NAB's latest report turns to life beyond school. Undertaking a representative survey of more than 400 secondary students across Australia, spanning all year levels and a mix of public, independent, and Catholic schools, this edition explores how young people are navigating the transition into adulthood. The findings present an encouraging picture of a generation that is ambitious, practical and increasingly optimistic about its future, while also clear-eyed about the skills and support it will need to thrive.

The story in these results is not that young people are pessimistic about the future. In many areas, they are more optimistic than last year. What stands out is their realism. Students know the future will require adaptability, financial capability, digital judgement and resilience. They are not asking adults to remove every challenge, but to help them build the confidence, practical skills and pathways to meet those challenges well.

For schools, families and communities, the opportunity is to build on this confidence and realism. Schools are operating in a complex environment, with evolving student needs, changing technology and pressure on time and resources. The findings suggest practical ways to strengthen what many are already doing well: supporting student confidence, widening pathway awareness, building financial capability and helping young people manage digital and social pressures.

Recommendations should be applied flexibly, in ways that suit each school's circumstances and resources. The goal remains clear: to help every student, regardless of background or circumstance, develop the skills, confidence and support networks they need to thrive both within the classroom and in life beyond school.

As with previous reports, we have included a set of actionable tips for schools and parents, grounded in what students say would make a difference. These are designed to support more practical, informed conversations and help equip young people with the skills, confidence and resilience needed to navigate life beyond school.

We also are pleased to share some fresh industry perspectives from Sarah McGlade, NAB's Head of Talent Acquisition. Sarah shares some of the key transferrable skills that employers are looking for as well as what employers are seeing in the market.

At NAB, we remain committed to supporting the education sector through our specialised banking team and our ongoing engagement with school communities across Australia. We hope this latest NAB Education Insights Report contributes to a deeper understanding of the opportunities and challenges facing young people today and supports more informed decisions to help every student thrive beyond the classroom.

Kate Bain

Executive, Government, Education and Community, NAB



One of the privileges of working in Talent Acquisition is seeing, every day, how the world of work is changing. I meet people at different stages of their career journey: students entering the workforce, graduates taking their first professional role, experienced professionals changing careers, and leaders stepping into new opportunities. What I see consistently is that careers are rarely linear. The people who thrive are not necessarily those who had a perfectly mapped path when they left school; they are often those who continue to learn, adapt, seek new experiences and remain open to opportunities they had not previously considered.

That same pattern is reflected in what employers increasingly value. While technical knowledge remains important, employers are placing greater emphasis on the capabilities that enable people to keep learning, collaborate with others and adapt as roles, industries and technologies change. The 2026 AAGE Employer Survey found that communication, teamwork and interpersonal skills are among the most highly valued attributes assessed during graduate recruitment. Adaptability, problem-solving and aptitude for learning also feature strongly. These capabilities are increasingly viewed as critical foundations for long-term success, regardless of industry or profession. In the future workforce, success will depend not only on what young people know, but on how well they work with others, respond to change, continuously learn, and have the confidence to unlearn and relearn as the world evolves.

The students captured in this report will enter a workforce shaped by technological advancement, artificial intelligence and changing workforce needs, and many will work in occupations that are still emerging today. Preparing students for this future is a shared responsibility, and it will take the combined efforts of educators, parents, carers and

employers to help young people build the confidence, capability, curiosity and real-world experience they need to navigate changing career pathways. In practical terms, this means creating more opportunities for students to connect what they are learning with the skills, experiences and pathways that will support them beyond school. There are practical ways we can do this, including:

- Building transferable skills alongside academic learning, including communication, teamwork, adaptability, resilience, critical thinking and problem-solving.
- Creating opportunities to apply learning in real-world contexts through innovation challenges, entrepreneurship programs, case studies and project-based learning.
- Expanding experiential learning opportunities such as work experience, mentoring, volunteering and industry projects that help students better understand the realities and possibilities of the workplace.
- Strengthening connections between schools, employers, universities, TAFEs and community organisations to expose students to a broader range of pathways, careers and opportunities.



- Developing digital confidence and responsible use of technology, including understanding how emerging technologies such as AI can be used effectively and ethically in both learning and work.

The insights in this report reinforce the importance of helping young people build not only knowledge, but confidence, capability and curiosity. There is no single pathway to a successful future, and success will look different for every young person. Whether their next step is university, vocational education, an apprenticeship, entrepreneurship, employment or a pathway still taking shape, the greatest gift we can give them is the confidence to recognise their transferable skills, value the real-world and life experiences that shape who they are, connect their learning to the world around them, and help them move forward with curiosity, adaptability and purpose.

Sarah McGlade

Head of Talent Acquisition, NAB



5 Key Takeaways for Life Beyond School

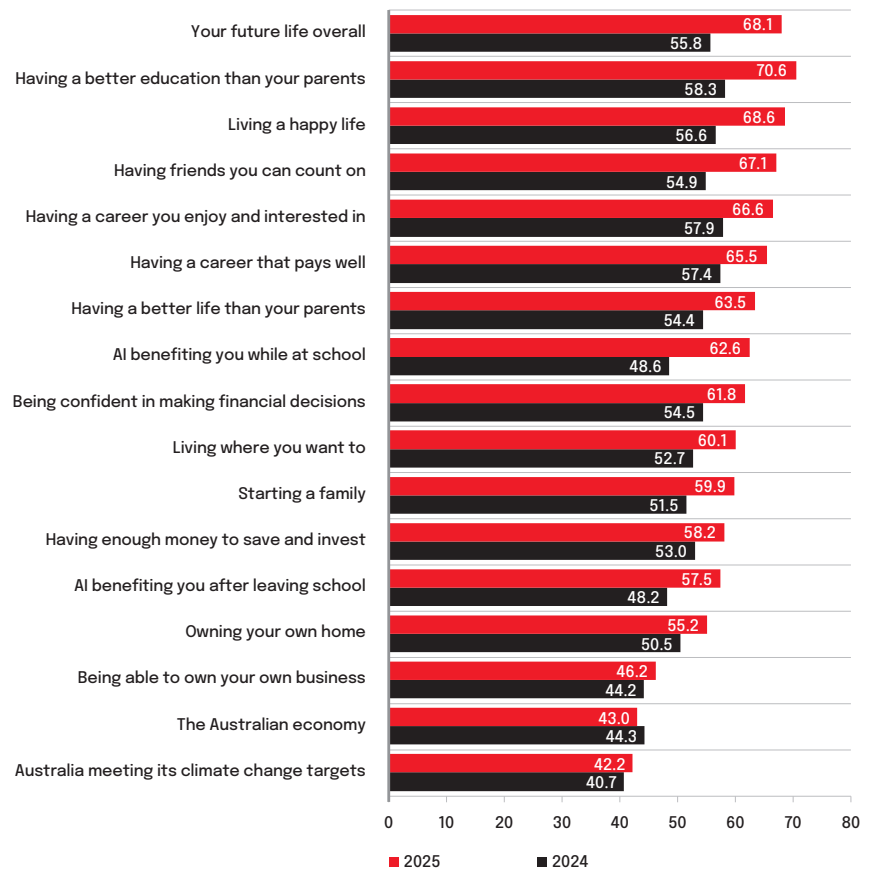
01

Students are more optimistic and future-focused

Australian high school students in 2025 are, on average, more optimistic about many aspects of their future compared to previous years. There was a significant jump in overall optimism, with the score for “future life overall” rising to 68.1/100 from 55.8 in 2024. Students are particularly positive about surpassing their parents’ educational achievements and living a happy life, with 70.6 and 68.6 average scores respectively. Students were less optimistic about the Australian economy and Australia meeting its climate change targets, but even these areas sit within a broader picture of improved personal confidence. Boys tended to be more optimistic than girls about their overall future, particularly regarding the benefits of AI after school, financial prospects, the Australian economy, and progress on climate change targets.

The survey also revealed a strong increase in the number of students extremely optimistic, scoring 80 or above, regarding their future life overall to over 4 in 10 (43%) from 26% in 2024. A much higher number were also extremely optimistic regarding most aspects of their future. Almost 1 in 2 (47%) were extremely optimistic about having a better future than their parents (30% in 2024), and 4 in 10 having friends they can count on (42% up from 28% in 2024), living a happy life (41% vs. 31%), having a career that pays well (41% vs. 29%), a career they enjoy and interested in (40% vs. 29%), AI benefitting them while at school (39% vs. 17%), starting a family (37% vs. 24%) and being confident in making financial decisions (36% vs. 23%).

Figure 1: Optimistic about the future (score out of 100)



At the same time, students are realistic about the environment they are growing up in. Many believe life is harder for teenagers now than it was for their parents, citing online comparison, academic pressure, cost-of-living concerns, mental health, climate change and the difficulty of switching off. This does not negate their optimism. Rather, it shows students are holding both views at once: they see real challenges, but many still believe they can build positive, successful and meaningful futures. This is an important signal for schools, families and support services: students are ready for practical help that turns awareness into capability, strengthens confidence and gives them a greater sense of agency.

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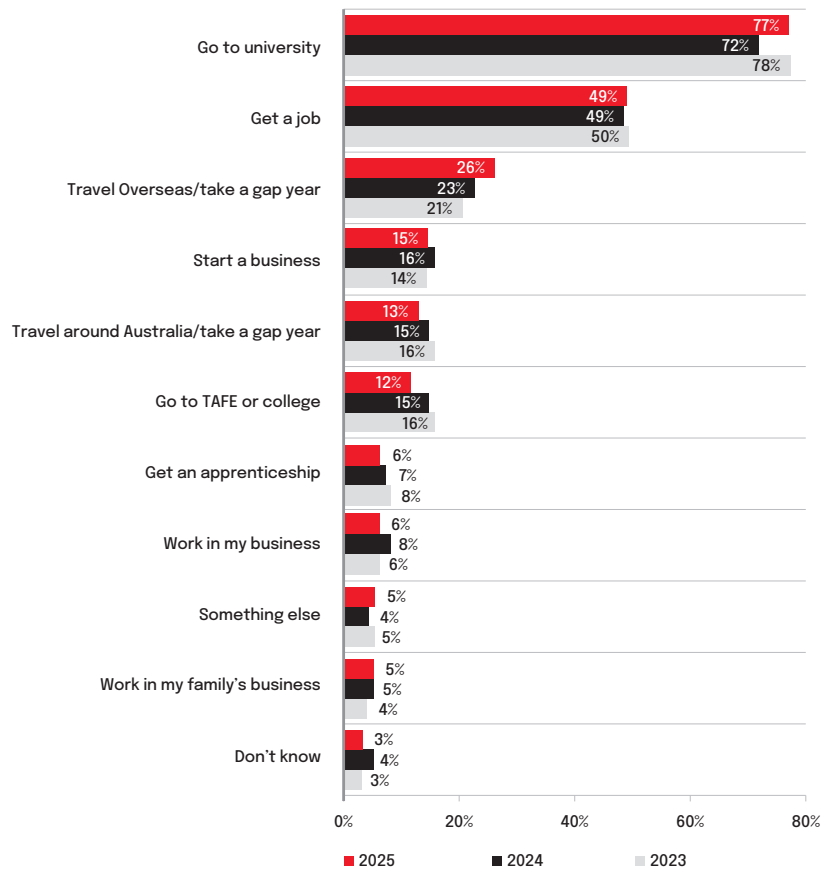
02

Students are planning diverse pathways beyond school

The majority of students (77%) intend to attend university after finishing school, with this figure even higher among girls (88%) and students at all-girls schools (94%). While high, these aspirations are not entirely surprising, with higher education seen by many as a pathway to opportunity in a competitive job market. Boys are more likely to express entrepreneurial ambitions, with twice as many planning to start a business (20% vs. 11% for girls) and more intending to work in their own or their family's business. Travel and gap year plans are also more popular among girls. The diversity in post-school intentions underscores the importance of tailored guidance and support as students transition beyond school.

Over 1 in 2 students (56%) also indicated they knew what type of job they want to pursue, with the most popular career aspirations in healthcare (39% overall, with girls significantly more likely than boys to choose this path), followed by engineering, IT, finance, law, teaching, business ownership, trades, the arts, dentistry, sports, architecture, and other diverse roles. Enjoyment was the top reason for selecting a job (74%), closely followed by pay (59%) and personal aptitude (51%), though these motivations varied by gender, school type, and year level. Boys were more motivated by high pay and alignment with their skills, while girls prioritised enjoyment and family expectations.

Figure 2: Plan to do after school



03

Students are defining success in practical and balanced ways

High income and financial success are now the top career goals for students (64%), followed by work-life balance (52%) and passion for their work (45%). Boys were more likely to seek financial success and advancement, while girls and students at girls' schools placed relatively greater emphasis on work-life balance, job security and making a positive impact. Confidence in achieving career goals dipped slightly overall to 71%, although private independent and boys' schools reported higher confidence.

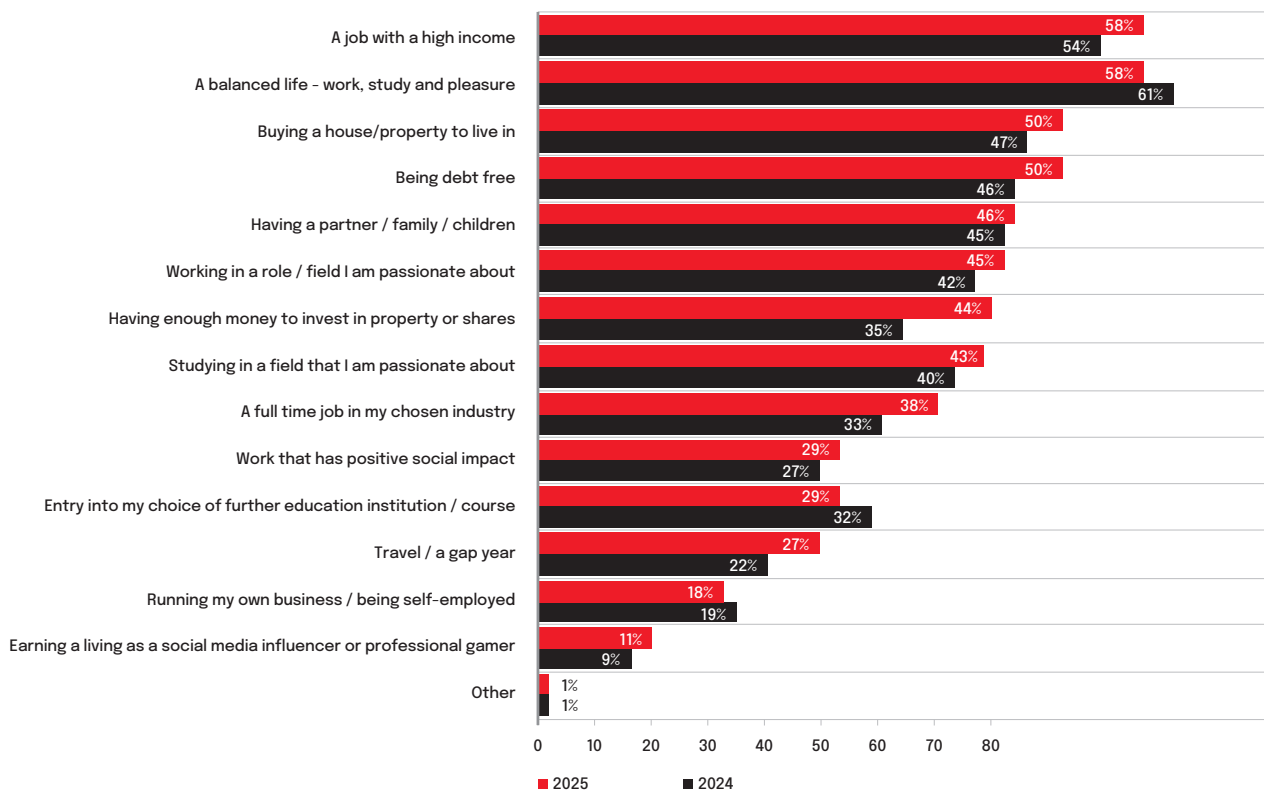
When asked what "success" might look like after they complete school, a balanced life and a high-income job are equally important to 58% of students, with being debt-free and buying a house also ranking highly. These aspirations are constructive and grounded: students want security, independence, meaningful work and a life that feels balanced. What has changed is the context in which they expect to pursue these goals, with higher living costs and a competitive job market making practical preparation and guidance more important.

Notably, students' definitions of success display meaningful differences along gender lines. Girls are more likely to prioritise achieving work-life balance, securing stable employment, and finding passion or purpose in their careers. In contrast,

boys tend to focus more strongly on financial success and entrepreneurial ambitions, highlighting a drive toward wealth accumulation and business opportunities. The rising cost of living and housing affordability concerns are clearly shaping these priorities, with half of all students now seeing home ownership and being debt-free as core markers of success.

These markers of success are not dramatically different from those held by previous generations.

Figure 3: What success looks like after leaving school



04

Students know where support can make the biggest difference

Students identify “too much competition” (34%), “not knowing where to start” (33%), and “not having enough money” (32%) as the main barriers to achieving their career goals, with competition and uncertainty showing notable increases from previous years. While this points to a more demanding transition from school to work, it also shows that students can clearly name where support would be most useful.

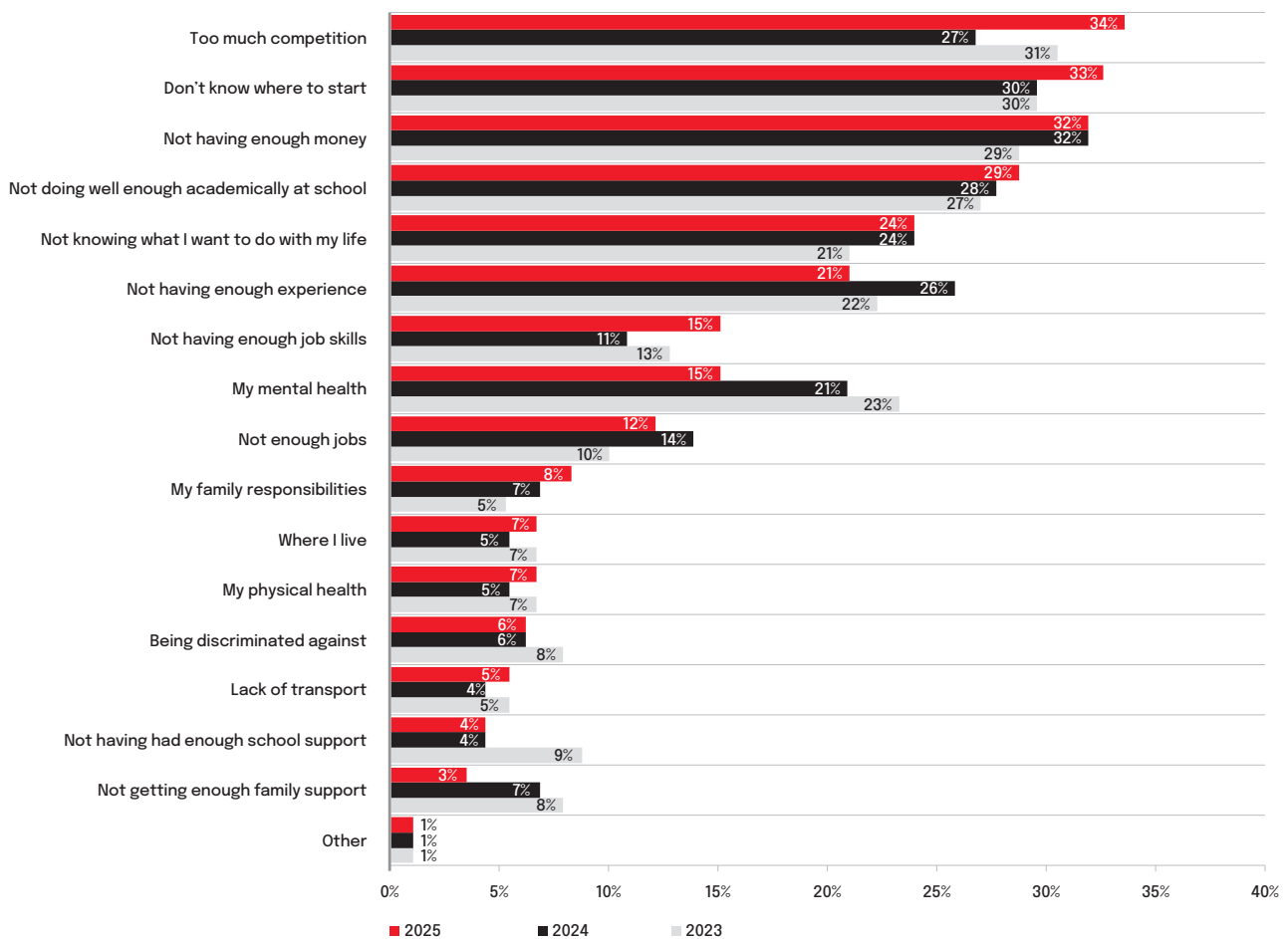
Academic performance, lack of experience, and mental health concerns are also important, especially for girls and LGBTQI+ students, who are more likely to cite mental health and academic worries. Perceived and real barriers differ by gender, school type, and year level: girls are more concerned about money and academic achievement, while boys worry more about job availability and family support. These findings provide a practical roadmap for targeted support, including confidence-building, career guidance, mental health support and financial literacy.

Students are also forming views about the kind of workplaces, families and communities they want to be part of in the future. Most agreed that raising

children is a shared responsibility for men and women (82.5%), and that men and women should receive equal pay for the same work (79.5%). Girls showed higher agreement than boys on shared child-raising responsibilities and equal pay. Students at private independent schools showed less agreement about equal pay and the negative impact of having children on careers, but were more likely to aspire to leadership roles. These differences point to an opportunity to keep building students’ understanding of equality, leadership and shared responsibility as they prepare for adult life.

While interest in starting a business remains strong, the proportion who would consider it if they knew how has declined from 47% in 2024 to 41% in

Figure 4: Biggest barriers you face achieving goals after high school: Top 3



2025. This figure is still above the 35% recorded in 2023. The gap between boys (50%) and girls (35%) widened in 2025. Owning a business appeals to many young Australians as it offers control over finances, work-life balance, and decision-making – areas that are increasingly valued. As the world of work shifts due to factors like the gig economy and automation, young people recognise the need to be adaptable, and entrepreneurial skills are seen as essential for navigating future opportunities and challenges. Increased exposure to entrepreneurial role models via social media and advances in technology, such as digital tools and crowdfunding, further encourage business creation. Many young entrepreneurs are also

driven by a desire to effect positive social change through their ventures.

Overall, today's teenagers see themselves growing up in a world that is more complex, connected and competitive than in the past. They point to pressure around university, work, home ownership, social media comparison and the need to plan earlier. Importantly, many are not disengaged or pessimistic. They are asking for clearer pathways, practical skills and trusted guidance so they can navigate the future with more confidence.

Owning a business appeals to many young Australians as it offers control over finances, work-life balance, and decision-making – areas that are increasingly valued.

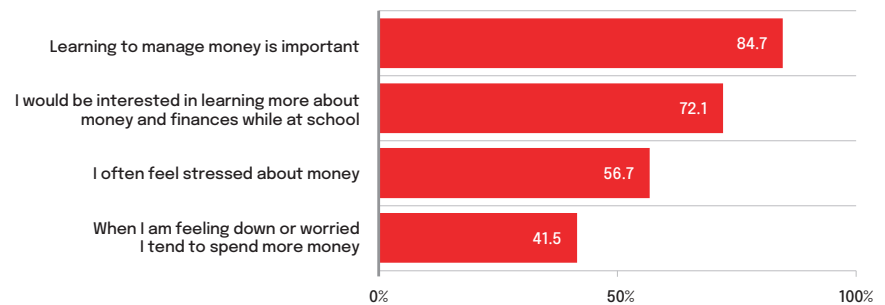


05

Financial literacy and digital judgement are strong opportunities to build capability

There is widespread recognition among students of the importance of financial literacy, with an average agreement score of 84.7 out of 100 for “learning to manage money is important.” Over half of students are keen to learn more about finances at school. One in four students follows social media influencers for financial advice, with boys more likely to do so. While concern about scams has decreased overall, 1 in 4 students say they or someone in their household had experienced or detected a scam. These findings point to a strong

Figure 5: Extent you believe the following statements (score)



opportunity to equip students with practical money skills and digital judgement before they move into work, further study or independent living.

This support is likely to be most effective when it is practical, targeted and easy to integrate into existing school programs. Teachers may benefit from updated resources and professional support to cover personal finance, cybersecurity and responsible online behaviour with confidence. With academic, wellbeing and extracurricular demands already

high, financial and digital safety education should help students build confidence and capability without adding unnecessary complexity.

Over half of students are keen to learn more about finances at school.





Actionable Tips for Schools and Parents

Actionable Tips for Schools: Building Capability and Confidence

- 1. Build Future Agency and Practical Optimism** – Develop programs that help students connect optimism with practical action. Acknowledge real-world challenges such as climate change, economic pressures and social comparison, while equipping students with strategies to manage uncertainty, make decisions and see setbacks as part of learning. Peer-led sessions and input from external wellbeing professionals can help make support engaging and relevant.
- 2. Broaden Pathways and Make Options Visible** – Provide inclusive and tailored career guidance that recognises the full spectrum of student ambitions, including university, entrepreneurship, trades, vocational training and gap years. Use workshops, mentoring, job shadowing and small group sessions to help students explore strengths, interests and practical next steps.
- 3. Teach Practical Money Skills and Digital Judgement** – Make financial literacy practical and relevant, covering budgeting, debt, payslips, superannuation, scams and the costs of living independently. Use hands-on activities such as planning an event to a budget, “renting your first flat” simulations and real-life scam case studies. Keep digital safety education current through staff development, trusted external resources and examples drawn from everyday online behaviour.
- 4. Build Inclusive Leadership and Shared Responsibility** – Integrate discussions about gender norms, shared responsibilities and equal opportunity into curriculum and school culture. Promote diverse role models, mixed-gender leadership opportunities and practical conversations about future workplaces, family responsibilities and respectful relationships.
- 5. Promote Healthy Technology and Social Media Habits** – Provide regular education on healthy social media use, critical comparison, and digital wellbeing. Facilitate open conversations about technology’s impact on mental health and self-esteem, and empower students with practical strategies for managing online pressures. Teach students to curate their social media feeds, block and report harmful content, and identify positive digital role models. Consider student-led workshops or peer ambassadors for digital wellbeing. Point to Australian eSafety resources for families.
- 6. Help Students Manage Pressure and Build Belonging** – Review academic expectations, assessment loads and homework policies to minimise unnecessary stress. Encourage participation in extracurricular activities and social clubs that build confidence, relationships and identity beyond academic achievement. Regular check-ins about workload and wellbeing can help students feel supported before pressure escalates.
- 7. Strengthen Community and Industry Partnerships** – Collaborate with local businesses, universities, TAFEs, and community organisations to provide real-world learning, internships, mentoring, and volunteering opportunities. Run mini-courses on practical topics such as starting a business, apprenticeship applications, or gap year planning. Host career “speed-dating” events with industry, trades, and higher education representatives. Support student-led fundraising or social enterprise projects with guidance from local mentors.
- 8. Create an Inclusive and Supportive School Culture** – Ensure all students feel valued and supported, regardless of gender, background, or identity. Regularly seek student feedback on barriers and adapt policies to better meet evolving needs. Celebrate diversity through events, assemblies, and classroom discussions. Offer visible support for LGBTQI+ students, students from diverse backgrounds, and those with unique learning needs.
- 9. Promote Environmental Responsibility and Action** – Embed sustainability into school life through recycling programs, eco-clubs, and energy-saving projects. Encourage student-led initiatives on environmental issues, and provide opportunities for hands-on action, such as clean-up days or community gardening. Link these activities to the curriculum to foster hope and agency regarding climate challenges.

10. Support Students at Key

Transition Points – Provide extra guidance and orientation for students moving between year levels or schools, and for those entering or leaving high school. Run transition workshops, including Q&A panels with older students, and establish “buddy” systems for new students. Develop orientation packs or videos outlining school routines, support services, and extracurricular opportunities.

11. Foster Creativity, Critical Thinking, and a Growth Mindset

– Integrate problem-solving, creativity, and critical reflection into lessons and projects. Allow students to explore new ideas, innovate, and learn from mistakes. Organise “innovation days” where students tackle real-world problems, and use open-ended projects where students choose their own topics and presentation methods. Encourage

participation in competitions such as debating, STEM challenges, or writing contests. Incorporate reflective journals and “failures and learnings” discussions to normalise learning from setbacks, with teachers sharing their own experiences.



Actionable Tips for Parents:

1. Foster Optimism, Acknowledge Challenges

- Talk openly about their hopes for the future, celebrating their optimism while also acknowledging the real challenges they face – such as academic pressure, social comparison, climate change, and economic uncertainty. Help your child reframe setbacks as learning opportunities. Share your own setbacks.

2. Encourage Open Conversations About Mental Health

- Check in regularly about their emotional wellbeing and mental health. Normalise discussions around anxiety, stress, and self-doubt, and let them know that it's okay to ask for help. Be proactive in seeking professional support if needed, and familiarise yourself with mental health resources for young people.

3. Support Career Exploration and Diverse Pathways

- Discuss a wide range of post-school options, including university, TAFE, apprenticeships, entrepreneurship, and gap years. Help your child explore their interests and strengths through job shadowing, volunteering, or career quizzes. Encourage curiosity and flexibility – career paths aren't always linear, and it's okay for plans to change.

4. Model and Teach Financial Literacy

- Get involved in your teen's financial learning – talk about budgeting, saving, superannuation, and the costs of living independently. Review payslips, bills, and bank statements together, and discuss how to spot scams or risky online behaviour. Encourage your teen to be cautious with financial advice from social media and to seek guidance from trusted sources. Discuss the emotional aspects of money – such as how financial stress can

affect wellbeing, or the influence of social comparison on spending habits. Encouraging open dialogue about mistakes and learning from them can help reduce shame and anxiety around financial matters.

5. Promote Healthy Technology and Social Media Habits

- Encourage regular breaks from screens, discuss the impact of social media on self-esteem, and help your teen develop strategies for managing online pressures. Teach them how to set privacy controls, block or report harmful content, and identify positive digital role models. Share your own experiences with technology and model healthy boundaries.

6. Challenge Gender Stereotypes and Support Equality

- Reinforce the importance of shared responsibilities at home and in future workplaces, and discuss issues like equal pay and respectful relationships. Highlight diverse role models across all genders and encourage your child to pursue their interests without limits based on stereotypes.

7. Reduce Pressure and Prioritise Wellbeing

- Help your child manage academic and social pressures by setting realistic expectations and celebrating effort, not just outcomes. Encourage participation in extracurricular activities and social clubs that build confidence and belonging outside of academics. Support rest and "switch-off" time, especially around stressful periods.

8. Stay Informed and Involved

- Keep up to date with school programs, workshops, and policy changes that affect your child's learning and wellbeing. Attend information sessions, parent-teacher meetings, and community events to stay engaged and advocate for your teen's needs.



9. Celebrate Diversity and Inclusion

- Foster an environment where every young person feels valued, regardless of their background, identity, or aspirations. Encourage open-mindedness, empathy, and respect for differences at home and in the community.

10. Empower Environmental Responsibility

- Support interest in environmental issues by participating in local recycling, gardening, or clean-up initiatives. Discuss practical ways to contribute to sustainability at home and encourage a sense of agency in tackling climate challenges.



Student Perspectives – Life Beyond School

Why do you believe life is harder for a teenager today?

“Life for teenagers today is harder today than it was for our parents because we’re constantly under pressure from school, society and especially social media. We’re expected to succeed academically, plan our futures early, and still keep up with everything happening online, where comparison and judgement never stops. It’s hard to switch off or just be yourself without feeling like you’re falling behind or not good enough.”

“I think there’s more work that we have to do at school, so we have to study a lot more than they did.”

“We’re more aware of global issues like climate change and mental health, but we’re rarely given real power to make change, which can feel overwhelming and frustrating. It’s like we’re carrying the weight of the world while still trying to figure out who we are.”

“Life is arguably harder for teenagers today because they’re growing up in a world that’s vastly more complex, connected, and pressure-filled than ever before. With social media and AI and immense amounts of judgement.”

“In today’s society, students have higher expectations now than did our parents due to the facilities we now have. Such as the accessibility to social media, the internet and opportunities they didn’t get to experience. However, this makes being a teenager harder today as we have been exposed to the dangers of media and the repercussions it possesses. Such as body image, anxiety, depression or insecurities. Which yes, have always been around but have greatly impacted the youth of today’s society.”

“Having to deal with being constantly connected to school, your social life and the going on of the world 24/7 no matter how hard you try to disconnect from it.”

“Parents sometimes don’t understand the pressure of being a kid in this generation and how hard it is to manage societal pressures. They assume they had it harder, but it isn’t easy being the first generation of school students from immigrant parents.”

“Cyberbullying, unrealistic beauty standards imposed by curated content on social media and hyper fixation on appearance and conforming to trends.”

“I believe life is harder for a teenager because we have to plan our life earlier on.”

“Because lots of things are harder now than they once were, like cost of living has increased, house prices have increased, overall mental health has generally deteriorated, and I feel like lots of teenagers are having identity crises in today’s day and age.”



“We may be more technologically advanced than our parents, but because of this we also see a lot more bullying and rising mental health issues in teens.”

“Cyberbullying, unrealistic beauty standards imposed by curated content on social media and hyper fixation on appearance and conforming to trends.”

“We have greater concerns surrounding our futures with the current state of the economy and having to go into serious debt with university, whereas past generations attended university at no cost.”

“Due to the pressures and ideology of previous generations, teenagers are expected to embody different traits from each previous generation.”

“It’s much harder today because we have more connections which create more expectations and forces people to compare themselves to others.”

“Universities are heaps more competitive.”

A young man with blonde hair, smiling, wearing a dark blue school suit, light blue shirt, and a striped tie. He is standing in a library with bookshelves in the background. The text "School Perspectives – Life Beyond School" is overlaid in white at the bottom left.

School Perspectives – Life Beyond School

What are the main challenges your school faces in helping students navigate their future pathways?

"Guiding students towards future pathways that see their strengths being used. The university experience is a very different one these days to what it used to be and often students find the transition from school difficult. Feelings of isolation and uncertainty about how to learn independently are all challenges young people are facing." **Hale School, Perth**

"There are a number of pathways available to students and we are lucky to have these available. However, a challenge may emerge that students have too much choice and it's often difficult (and expensive) to explore all of these opportunities." **Hillbrook Anglican School, Brisbane**

"The challenge for all of us is that those future pathways are uncertain. We have no idea as society which jobs will still exist, which careers are yet to emerge or whether we will have an earth that can sustain us in the not so distant future." **Ruyton Girls' School, Melbourne**

Can you share an example of how your school adapts to the evolving needs of students in today's complex world?

"As above, plus a variety of staff advising students for different pathways." **Hale School, Perth**

"Students are able to engage in a wide range of pathways while at Hillbrook, to provide a number of opportunities for them when they finish school." **Hillbrook Anglican School, Brisbane**

In what ways does your school encourage optimism and resilience among students regarding their futures?

"Regular assemblies, chapel services, year and house group gatherings. Culture is the key in terms of creating a sense of optimism. Also alumni returning to share their stories and experience and support offered through our alumni association." **Hale School, Perth**

"We speak with students about possibilities, rather than problems, in terms of their futures, so they feel they can leave our school and make a positive difference in the life of others." **Hillbrook Anglican School, Brisbane**

How do you define "success" for your students, and how does the school help them work towards it?

"Our definition of success is centred around our School Motto of 'Duty': duty to self, others and the broader society. Making a contribution to our society through our extensive service learning program is one example of how we help students understand what success means in our world." **Hale School, Perth**

"Success at Hillbrook is individual – whereby students engage in the pathway most suited to them. We have a careers counsellor who works 1-1 with students and their families to understand the pathways available to them and to select a pathway suited to them." **Hillbrook Anglican School, Brisbane**

"We see success as living a life according to our values (curiosity, kindness, connection) beyond the school gates. Success is ensuring that we are graduating fearless women who use their privilege to advocate for others, connect with community and pursue a life of learning." **Ruyton Girls' School, Melbourne**



What message would you like to share with policymakers and families about the real pressures facing young people today?

"Young people are facing multiple pressures today, with the online world often exacerbating them. It's important that we put guardrails up in developmentally appropriate ways. However, young people, given autonomy and trust, together with love and care, can do amazing things." **Hale School, Perth**

"Our motto is 'In Balance We Grow'. We feel the best way to support students is to provide a balanced education so they are best prepared for a evolving and complex world."

Hillbrook Anglican School, Brisbane

"I think we can sometimes forget how 'easy' it was to grow up in a world where we were not connected to that world 24/7. Students today may have all the information they every need at their fingertips but this perpetual connection via the internet has made their lives trickier. They crave meaningful connection and need to be taught the skills to create this. They are also growing up in a more uncertain world than ever. So many young people I work with have said that they are unsure about having children as they don't truly believe there will be a sustainable environment for them to live in. These are big and deep weights on their shoulders. Having said that, they remain joyous and spontaneous and curious and funny. I am often asked how I can work with teenagers every day and my answer is always 'how can you not?'"

Ruyton Girls' School, Melbourne



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