



## **SSC # 108 – STUDENT DEBT AND EARLY CAREER PLANNING: ADVISORS WORKING WITH MILLENNIAL AND GEN Z CLIENTS**

### **This course is eligible for:**

**3.5 Life & A&S CE Credits for BC, SK, MB & ON.**

**3.5 Life & 1 A&S CE Credits for AB.**

### **Target Market**

The primary target market for this course is **licensed Canadian insurance advisors, financial planners, and financial services professionals** who provide advice to **early-career clients**, specifically Millennials and Gen Z adults navigating the transition from education to financial independence. These advisors require enhanced competency in needs-based assessment, suitability documentation, behavioural coaching, and integrated planning for clients with limited cash flow, high debt burdens, and elevated vulnerability to financial shocks.

- Life-Licensed Insurance Advisors (LLQP-certified)
- Financial Planners and Planners-in-Training
- Group Benefits Advisors and Hybrid Advisors
- Mortgage Agents and Brokers
- Investment Representatives (Segregated Fund-Licensed)
- Advisors Serving Niche Early-Career Segments

### **Course Overview**

Millennial and Gen Z Canadians are entering adulthood with a financial landscape unlike any previous generation: unprecedented student debt loads, delayed homeownership, rising living costs, and a labour market defined by contract work, credential inflation, and economic volatility. Advisors who understand these pressures — and who can translate them into practical, empathetic planning strategies — are uniquely positioned to build lifelong client relationships.

This course equips advisors with the frameworks, behavioural insights, case studies, and compliance-aligned guidance required to support early-career clients navigating debt repayment, cash-flow constraints, insurance gaps, and long-term planning inertia. The goal is not simply to “solve debt,” but to help young clients build durable financial systems that support resilience, autonomy, and upward mobility.

## **Learning Objectives**

*By the end of this course, advisors will be able to:*

### **1. Understand the structural and behavioural drivers of student debt.**

This includes the economics of post-secondary education, the psychology of debt, and the impact of debt on early-career decision-making.

### **2. Conduct a compliant, needs-based assessment for early-career clients.**

Advisors will learn how to evaluate cash flow, risk exposure, employment stability, and financial literacy in a way that aligns with regulatory expectations.

### **3. Integrate debt repayment with insurance and savings.**

Rather than treating debt as an isolated problem, advisors will learn how to build holistic plans that balance competing priorities.

### **4. Apply segmentation strategies for diverse early-career profiles.**

Credentialed professionals, tradespeople, gig workers, new immigrants, and mature students each require tailored planning approaches.

### **5. Use behavioural reframing to increase client engagement.**

Advisors will learn communication strategies that reduce resistance and increase follow-through.

### **6. Build long-term advisory relationships with young clients.**

This includes understanding how early-career planning evolves into mid-career planning, family planning, business planning, and retirement planning.