Pro-Seminars

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 if you have 1 license for both in BC, SK, MB & ON.

1.0 A&S CE Credits if your license is for A&S ONLY in BC, SK, MB & ON.

3.5 Life & 1 A&S ONLY 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.