



HOW TO REACH THE **NEXT** **GENERATION**

WHO IS GEN Z?

HOW GEN Z IS DIFFERENT

You all know of the Baby Boomers, Generation X, and Millennials, but how about Gen Z? With around 90 million Gen Zers ranging from **ages 10–25** in the United States, they are the youngest adults today, and starting to dip their toes into adulthood. The biggest difference between Gen Z and the other generations is that Gen Z was the first group of consumers to **grow up with social media**. This social-media-obsessed, and tech-friendly group is very eager to conquer the world and leave their mark. With this generation having the unique experience of growing up with technology in the palm of their hand, we must approach marketing to them in a different way. This ebook will provide you with the best tips and ways to efficiently market to Gen Z.

DEMOGRAPHICS

- Roughly **90 million** Gen Zers in the United States
- Born in 1997 or later
- Statistically, Gen Zers are being raised by older parents
- Gen Zers **look forward to being younger parents**, and to being influential parents to their kids



EDUCATION

THE IMPORTANCE OF MORTGAGE EDUCATION

Gen Z hasn't spent much time learning about homeownership, and that makes them uncomfortable. They don't want to feel dumb when talking to someone, so they will usually look **for digital content before talking one-on-one with a loan officer**. Providing education is a great way to create an initial connection and start building trust.

BEST PRACTICES

There are many ways you can go about educating people on the topic of mortgages. The best tactics for educating Gen Z include lots of **short, easily digestible videos** in a format they're already familiar with:

EDUCATIONAL VIDEO SERIES

These can have a **longer life cycle**, and anyone can watch or rewatch different segments at their own pace. If it is done well, they will happily share your video! Gen Z lives on video platforms such as TikTok, YouTube, and Instagram Reels. **Posting the same video series on different platforms gives everyone the option to watch on the platform they prefer** while also increasing your reach.

CASUAL LIVESTREAM

Going live on a social media platform will always be a safe bet when it comes to Gen Z. It not only lets them **see your personality** but also lets them **ask questions** in a format they are familiar with, while allowing them to pop in and out or send the livestream to their friends. The livestream can also be saved on your feed for people to watch and share later.

VIRTUAL CLASS

Whether one on one or in a group, a more structured virtual class is a low-pressure setting where Gen Z can learn in a virtual classroom environment, **ask questions**, skip things that don't apply to them, or **get information specific to their financial situation**. It's a more intimate opportunity for the potential Gen Z buyer to create a relationship with you and learn more about mortgages without feeling dumb or behind.



95%

Viewers retain 95% of a video message compared to 10% after reading

MORE LIFESTYLE, LESS MORTGAGE

YOU SHOULD TALK MORE ABOUT YOUR PERSONAL LIFE

We've been trained to keep our personal and professional lives separate—and this is often true. For loan officers, it's a bit different, as building a personal relationship and showing authentic self brings familiarity and trust with Gen Z. **They want to know you're real and can help them without making them feel judged or stupid.** This is the fastest, easiest way to build relationships virtually, and earn their business and their friends.

DIFFERENT WAYS LOAN OFFICERS CAN MERGE THEIR PERSONAL & WORK LIVES

Share your **hobbies, family activities, day-to-day life on the job, important milestones, travel, the food you cook, or even restaurants or local activities** you enjoy. You could share these through various social media platforms, or by creating a blog where your clients can keep up with what's new with you! Remember to **stay authentic** and **create content that's simple and short.** At your daughter's softball game? Take a pic of the field or the bleachers, or whatever strikes your fancy. Post it with a note about the importance of family, the summer heat, teamwork, or even parent bonding. That makes you real and gives potential clients (especially Gen Z) **a sense of intimacy that creates a trusting relationship.**

MIX IT UP!

Remember, it's not only okay to use mortgage content—it's imperative.

Personal content should complement—not replace—good content on home loans.



SOLUTIONING

WHY SOLUTIONING FOR NEXT GEN PROBLEMS IS IMPORTANT WHEN MARKETING TO GEN Z

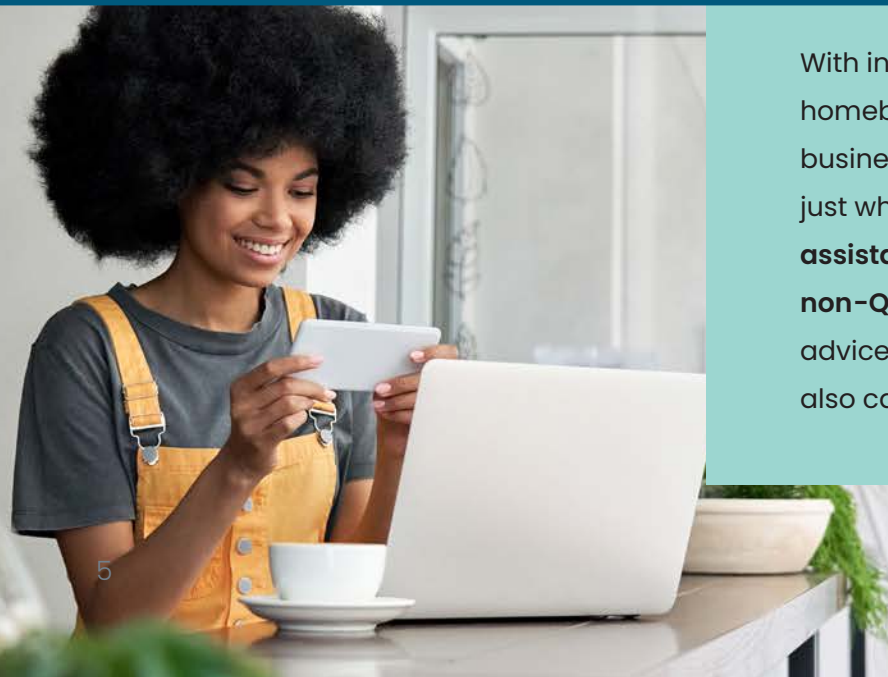
As an LO trying to market to Gen Z, you must be able to identify and **help walk them through current issues that affect Gen Z specifically**. **Side hustles, contract work, multiple jobs, low savings rates...** all of these are things that Gen Z considers normal. Being able to **provide solutions for their specific challenges** when buying their first home is a big green light for them when deciding who they want to work with. It shows that you are personable, scrappy, and committed to guiding them through this big milestone.

75
MILLION
(in the U.S.) **watch**
online videos every day



SOLVING NEXT GEN PROBLEMS

With income and savings being the biggest challenges for the Gen Z homebuyer, getting information on where they stand is the first order of business. Using a consultative approach to get to the details can give you just what you need to help with a solution. Whether that's **down payment assistance**, leveraging **low-or no-down payment options**, considering **non-QM** alternatives, or even **buydowns**, this enables enable you to give solid advice and direction in a way that not only informs and directs them but can also can help give them some comfort that someone is in their corner.





BUILDING TRUST

WHY TRUST IS IMPORTANT

When it comes to understanding Gen Z, you must consider the importance of building trust. Gen Z doesn't want to look stupid while navigating through situations, especially something as important as buying a home. **They tend to be independent at the beginning, looking at videos, web content, and social media feeds** to get to a place where they feel at least somewhat informed. Once they do their own research, they then seek out a more personal experience with someone they feel they can trust. Remember, Gen Z grew up with technology so **they trust tech, but are wary of trusting people**. They want to feel they're dealing with someone like them...who values the relationship and would treat them like they're family. **They don't like calling random businesses for quotes or information**, so an initial connection is exceptionally important when it comes to creating a relationship with Gen Z.

HOW TO MAKE YOURSELF THE TRUSTED LOAN OFFICER EXPERT

Gen Z places the highest value on trust. But how do you get there with them? Offering **clear, easy, frequent communication** so they know **what's happening, what's next, and what to expect** is one way. Be sure you're releasing easily digestible content on the market and process in your videos, and proactively giving them information about their transaction. Their comfort level is directly correlated to consuming content in the way they like, and they appreciate consistency. Gen Z is used to people disappointing them, so they need to know that you're there when they need you—no questioning, no waiting hours or days for responses, and no guessing on what's coming. **You are their guide, and they'll depend on you to over-deliver.**

76%
OF MARKETERS

plan to use video
to increase brand
awareness



MAXIMIZING SOCIAL MEDIA OUTREACH FOR NEXT GEN PROSPECTS

WHICH SOCIAL MEDIA PLATFORMS ALL LO'S SHOULD BE ON & WHY

Social media is an obvious choice when considering the best ways to market to the most tech-savvy generation yet. That said, it's important to know which specific social media platforms and features to utilize when marketing to Gen Z. Some of the most relevant social media platforms are **Instagram**, **TikTok**, **Twitter**, and **Snapchat**.

TIPS & TRICKS

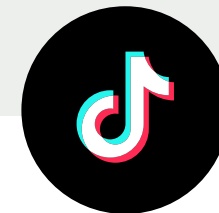
INSTAGRAM

- > Create interactive "**Day in the life**" vlogs on your story
- > Use **polls**, **stickers**, and **sliders** to add pizzazz
- > Encourage followers to **share content** coupled with a branded hashtag
- > Educate your followers in an **informative and unbiased** way
- > Create more than one piece of content a day



TIKTOK

- > Use TikTok's **overlays, visual effects, and music**
- > **Capitalize on trends**—let TikTok's algorithm work for you
- > **Show your human side**—tell your brand's authentic story
- > Embrace **hashtag challenges**
- > Create a **Duet**—combine video with another user's post
- > Embrace your **niche** and **don't take yourself too seriously**



MORE TIPS & TRICKS

TWITTER

- > Tweet a **mix of mortgage industry news and more personal/relatable** updates
- > Gen Z wants to do something when they land on your post—a Twitter **poll** is a quick and easy way to encourage engagement
- > **Tag-a-friend** posts give followers a chance to win
- > Highlight **positive reviews** and customer feedback
- > Share **product videos** and photos
- > Incorporate beautiful **images, memes,** and infographics to give your Twitter presence a visual edge
- > Stay committed to the **conversation**



SNAPCHAT

- > Post on stories and messaging within the app
- > Reflect the Gen Z culture—**be culturally relevant**
- > Use **Lens Studio**—a Snapchat creator tool that allows you to create videos that look and feel like Snapchat native content
- > Create **custom filters**
- > Consider **advertising with Snapchat Lens AR Experiences**—a powerful and memorable way to connect using augmented reality
- > Use **Snapchat Spotlight**
- > **Jump on the trend** bandwagon
- > Integrate **polls and questions** into your content



YOUTUBE

- > Be **authentic, humorous and relatable**
- > **Add captions** to your videos to make your information more accessible to a wider audience
- > Create custom **thumbnails**
- > Keep it **short and to the point**
- > Highlight stories that show your company **making a difference** in the world, and share things that can help Gen Z **prepare for the future**
- > Be **positive and lighthearted**
- > **Engage in conversation** with your audience—otherwise you are just TV
- > **Hire Gen Zers** to execute your YouTube activity or ask them to provide feedback on your content



CREATING CONTENT RELEVANT TO GEN Z

WHY CURATING GEN Z SPECIFIC CONTENT IS IMPORTANT

It's one thing to market what a mortgage is and what it looks like for different people. But, when you want your marketing to be effective, the content you bring up and speak on must mean something to Gen Z. If what you are saying about mortgages isn't relatable to them, they won't pay much attention to it, even if the information is good. **Your content should be short, easy to follow, and relatable.**

TOPICS THAT ARE RELEVANT TO GEN Z & THE MORTGAGE INDUSTRY & BEST WAYS TO COMMUNICATE THEM

Gen Zers are **recent grads, job hunting, obtaining that first "girlboss" job, or even getting married.** Use that information to create relevant mortgage-related content that is geared specifically for Gen Z. **Talk about weddings and other big life events** while discussing how this directly correlates with **future wealth** and how to navigate that. Younger Gen Zers may not be ready to buy today, but show them that it's possible and all the ways they can **prepare for the future.**

Start shooting videos! Attention spans are decreasing, so creating a quick, high-quality video that captures their attention in a burst often is most effective. Using **BombBomb** for transaction details will get more views than simply sending a text-based communication. The key is to get their attention. Once you have it, they **tend to retain the information they absorb at a higher rate than other generations.**

Emails and phone calls aren't as popular with the next generation. While the older generation places high value on that type of personal touchpoint, **most Gen Z individuals would rather you send a text than call—and don't bother with a voicemail.** If your number is "unknown," the chances are slim that they'll even answer. Emails, on the other hand, get so cluttered and stacked up that it's hard to keep up. Instead try **direct messaging through social media platforms, and sending videos via text.** Keeping it more personal helps **trigger a feeling of familiarity and trust,** which is what everyone wants, right?



VIDEO PREP TIPS

LIGHTING AND LAYOUT

Good lighting can make or break a video! Natural light is always best, so be sure to face a window! The goal is to be fully lit without any harsh shadows. Avoid using overhead lighting or a strong light behind you. If you can't access natural light, try a desk lamp or buy an inexpensive ring light.

Think about your composition. Is your background clean and interesting? How are you framed on the screen? Be sure to look at everything onscreen and fix anything that distracts.

SOUND

Make sure you have crisp sound by either finding a quiet, smaller space with good acoustics or a mic. You don't even need special equipment—just hide an earbud with your hair and you are good to go! If you are using other audio, like music or viral sounds, think about the end product before you start recording. Are you going to overlay your own audio? Where will your transitions be? Matching audio and visual transitions make for better “brainfeel,” which helps a meme go viral.

CAMERA

You don't need special equipment to record yourself. You can use your smartphone, your laptop, or a camera. Stay about 2-3 feet from your recording device. Place it at eye level on a tripod or a box, and talk directly into the camera. If you will be moving around, we suggest getting a gimbal to help with stability.

Typically, you would only shoot horizontally, but social uses a mix of horizontal and vertical screens, so decide where you want the video to live before shooting.

Horizontal: YouTube, BombBomb, Facebook, LinkedIn, Twitter

Vertical: TikTok, Instagram, Snapchat



SHOOTING & EDITING VIDEO

GET LOOSE

Before you start filming, do something that will help you relax! Jump around a bit, make weird noises, laugh and joke around, do anything that will help relieve some of the jitters that come with trying something new. **The goal is to look and feel as natural as possible.**

EDITING

Take advantage of in-platform editing when it's available. These are usually easier to navigate, and you don't have to go in and out of several programs. If you need more editing than available on these social platforms, you may need to purchase an editing software such as **Adobe Premiere, Camtasia** or **Final Cut Pro**. **Canva** can also be a great tool for video editing and creating video graphics.

GET STARTED

You don't have to start big. Just **start by sending quick video updates** to your clients or realtors. Get the feel for being on camera, and try editing short clips. The more you do it, the better it will feel!



MAKE IT WORK FOR YOU

TRY DIFFERENT PLATFORMS AND APPROACHES TO FIND WHAT WORKS BEST

If you're NOT a member of Gen Z, this might feel overwhelming. Choose one thing and try that to see how it works for you. If it works well, keep doing it and add in a second technique. If it doesn't work well, pivot and try something else.

USE YOUR RESOURCES

At APM we put lots of resources at your fingertips. We have tools, training, curated content, ideas, and guidelines to help you get started. But that's the thing... it's the getting started that's hardest. Remember, you likely have access to Gen Z folks in your life. Talk to your children or grandchildren. Walk over and talk to the new couple in the neighborhood about their experiences. Take a class via LinkedIn Learning or another source about the best ways to structure your ideas. Watch what your competitors are doing that works, and use their techniques as a guide.

In the end, you must do what feels best for you and your business... but you also have to **push the limits of your comfort zone** and get out of your own way. Getting started will feel awkward and uncomfortable at first, but the more you do it the better it gets!



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