



Generation F*ck It:

Gen Z needs to stop preparing and start building

Gen Z isn't unprepared — they're perfectly prepared for a world that no longer exists.

For decades the transition for students into adulthood followed a script that most people understood. Go to college. Build your resume. Get an internship. Start your career. It was never perfectly meritocratic or fair, but there was a path. Young people were told if they worked hard, got the right credentials, and made all the right choices, opportunity would follow.

That promise is irrelevant now. Entry-level jobs are shrinking. Hiring is filtered through algorithms. Applications vanish into portals without a response. Students are told to prepare constantly – to intern, network, build a personal brand on and offline, pick the right major, stay adaptable, and now, expected to teach others how to use AI. But the systems that govern access to opportunity are increasingly complex and rigid.

And yet despite “doing everything right,” many students describe arriving at the edge of adulthood feeling less certain about how to move forward. It’s time to reenvision how we prepare our students – and fast.

Schools and employers still sell students the old promise: if you make the right choices, collect the right credentials, and work hard enough, you will be ready for what comes next. But many young people who have done exactly that say they reach the edge of adulthood feeling unprepared. That is what makes this moment feel so disorienting. It is time to reimagine how we prepare students for success.

By The Numbers

In 2025...

↓ **16% drop in employment**

for young workers **ages 22-25** in AI dominated industries^[1].

↓ **15% drop in job postings**

on the popular job site, Handshake. Meanwhile, applications for each job **rose by 30%**.^[2]

 **Only 30% of college grads**

got a job in their desired field, an **11-point drop** from 2024.^[3]

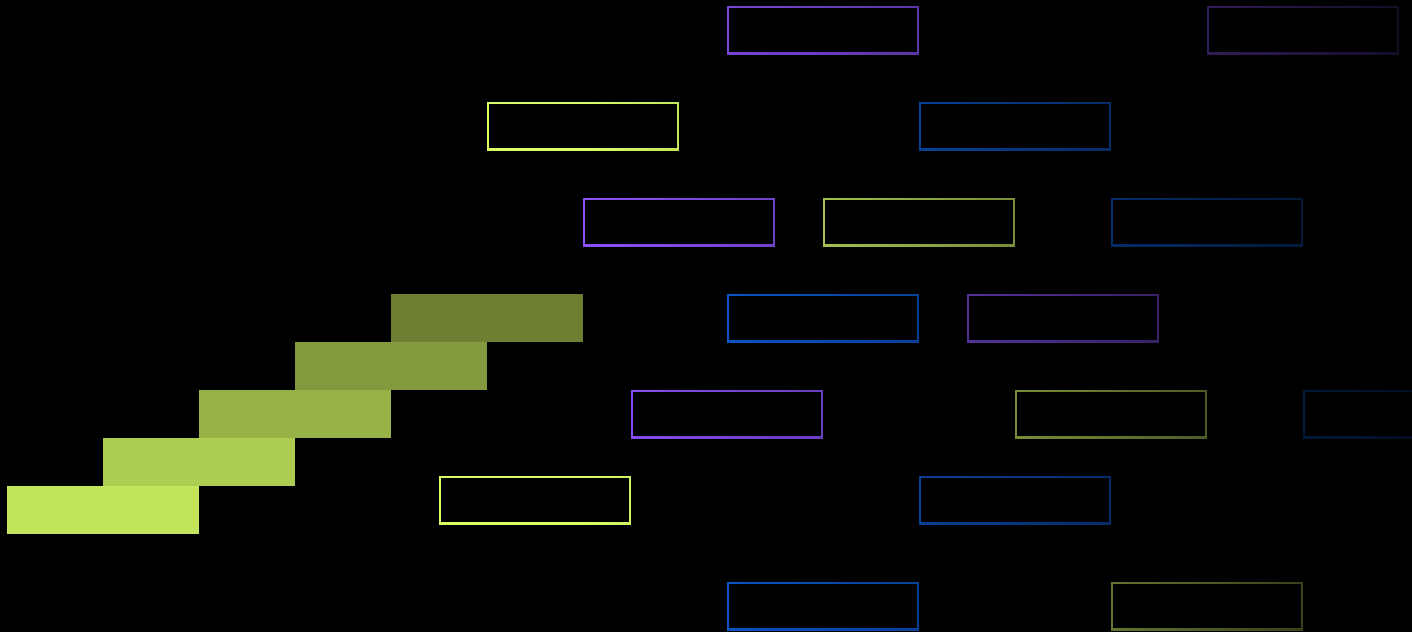
^[1] <https://digitaleconomy.stanford.edu/publication/canaries-in-the-coal-mine-six-facts-about-the-recent-employment-effects-of-artificial-intelligence/>

^[2] <https://joinhandshake.com/network-trends/class-of-2025-graduation/>

^[3] <https://cengage.widen.net/s/c2cx76fcr/cg-employability-survey-report-2025>

The Preparedness Paradox

Gen Z has been taught to prepare early, build strategically, and treat each milestone as a stepping stone to the next. But readiness no longer equals results. Educational opportunities may have expanded, but the path from education to work has become less straightforward.



That is the preparedness paradox: Young people are being asked to prepare for a future that feels impossible to predict.

What emerges from this moment is a pathway gap. Young people are ambitious, but they're less confident in what to aim for – and how to access it. They are entering adulthood just as the rules of work are shifting for everyone in every industry, and being forced to adapt, in real time, before they have even started their careers.

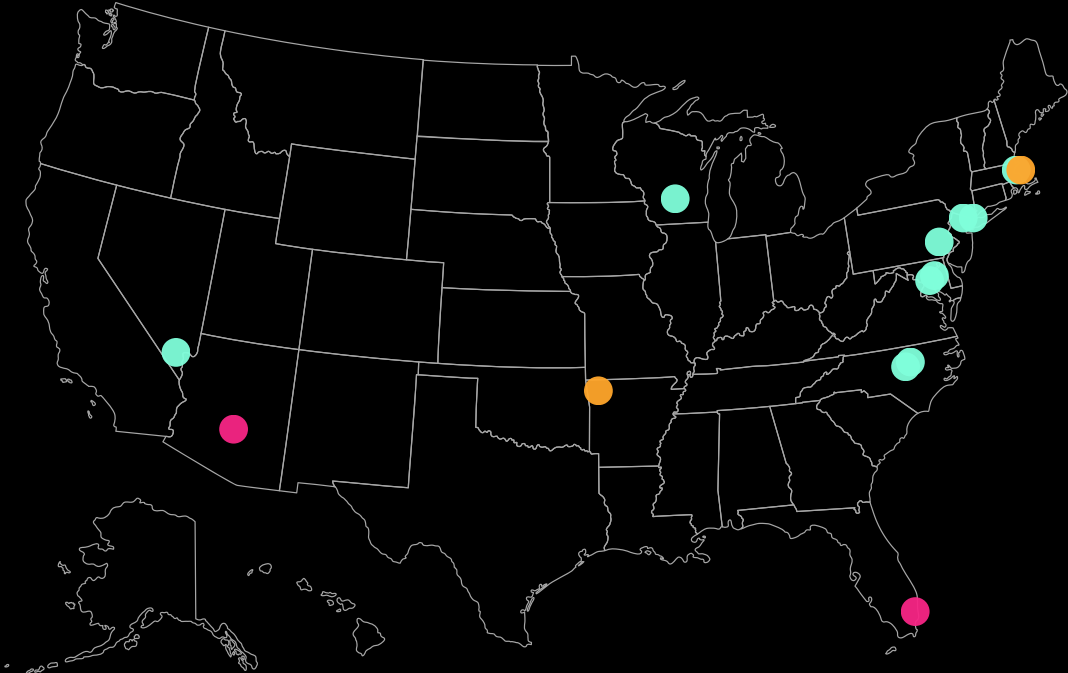
The study

These insights come from a series of listening sessions and follow up conversations conducted by Rachel Janfaza at The Up and Up in partnership with Lori Cashman at Visible Ventures, conducted with more than fifty students across the United States. Five sessions brought together young people from different educational pathways and stages of early career decision making, from pre-professional high schools to community and four year colleges. (Some quotes have been lightly edited for clarity and brevity.)

Participants ranged from high school students to young adults in their twenties and thirties who have already entered the workforce. The goal of the sessions was simple: to understand how young people are thinking about work, education, and opportunity at the moment when they are trying to transition into adult careers.

Across these conversations a clear pattern emerged. Students are highly motivated and deeply aware of the economic stakes ahead of them. They are building resumes, pursuing internships, and thinking strategically about the future. Yet they also describe a system that feels difficult to navigate, full of red-tape, and very unstable.

Five listening sessions with dozens of students



● High School Students

Ignite Professional Studies
pre-professional high school, ages 17 and 18

Boys & Girls Clubs of Boston
alumni and current high schoolers

● Community College Students

Mesa Community College
ages 18-25

Miami Dade College
ages 18-27

● Four-Year College Students

ages 18-22

Ursinus College

University of Las Vegas

Seton Hall University

New York University

Boston College

University of Wisconsin

Johns Hopkins University

Duke University

George Washington University


**The University of North Carolina
at Chapel Hill**

The credentialing trap:

‘I just feel like I don’t fit into the system’

Young people today face a labor market that is more complex than the systems meant to prepare them. Students can see kernels of opportunity everywhere but struggle to understand how to access it. Career entry points are fragmented across internships, fellowships, portals, and referrals. Much of the process runs through soft skills and personal networks. And while students know that hands-on learning is the key to their success, they don’t feel those opportunities are being rewarded in classroom curricula.

The problem with my schooling now is that I'm paying for the process of getting the degree, rather than the actual learning itself.

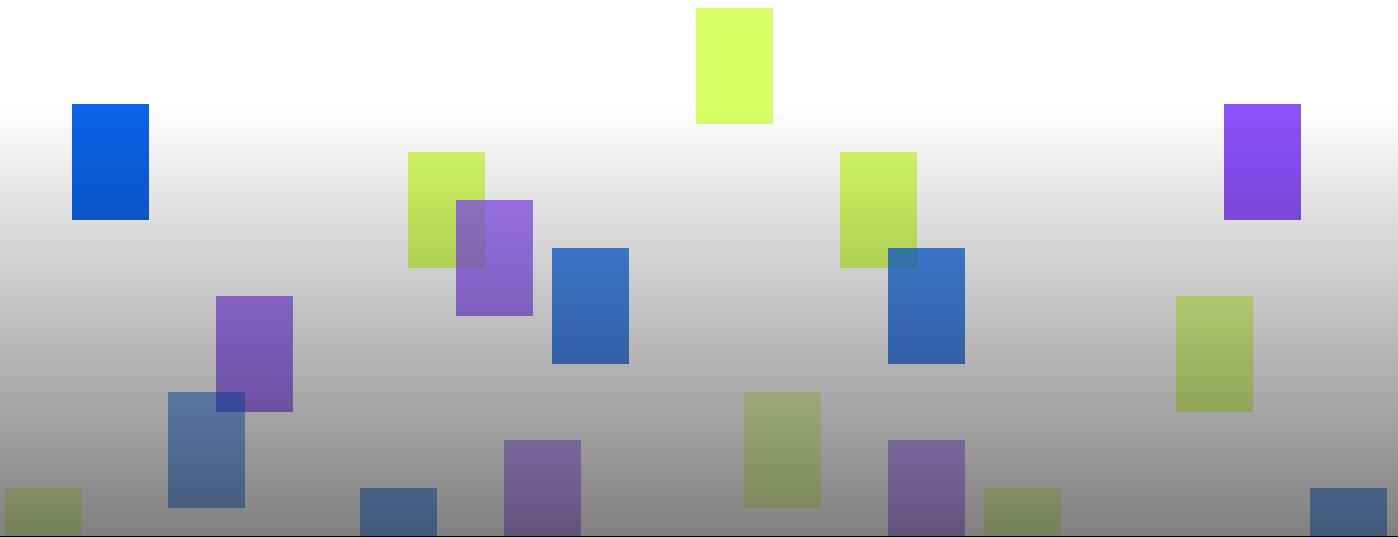
 18-year-old man at the University of Las Vegas

“Because I’m stuck in like 100, 200 level classes to get the prerequisites to move up, but...it feels like such elementary information, it feels standardized, obviously, so they've verified that you get the degree. But I also feel like it's making me stagnant in my knowledge,” said an 18-year-old man at the University of Las Vegas. “I feel like the college experience is what you do with your time outside of class... it’s hard to not feel like you’re wasting your time.”

But in the current structure, he said: “I just feel like I don’t fit into the system.”

The **black box** economy

Much of early career access now runs through digital systems that feel opaque. Applications disappear into online job portals without applicants ever receiving a response. Hiring systems rely on algorithms and automated filters. Candidates receive little information about how these processes work, and thus, have no idea how they can stand out.




For students this can feel less like a pathway and more like a black box. They know the opportunities exist but cannot see how decisions are made. They have no idea if they were considered for the job and deemed unfit - or simply never noticed, or considered, at all. This lack of transparency reshapes how young people think about work and ambition – often leading them to question the point of that hustle altogether.

“I try so hard in these classes and do so much to prepare for jobs that I want but if I don't have the connections it's always going to be five times harder for me to get some sort of foot in the door,” said a 20-year-old woman at University of North Carolina Chapel Hill.

"Campus websites are usually either incredibly competitive or just only for people with strong connections. I'm going above and beyond trying to reach out to people and talk to people who are in the same field as I want to be in," said a 20-year-old woman at University of Wisconsin, Madison.

Even for someone who graduated straight out of college, earned a credential, and had a couple of internships, it's still a challenge for our generation to find job placements. To be candid, it hasn't been something that I've been able to break through.

 24-year-old woman in Boston

"The biggest problems that I have faced have been just, it's very competitive, in the field that I want to go to. The healthcare field. I want to be like a PA, so I'm majoring in exercise science, and since it's super competitive, shadowing opportunities and stuff like that have been difficult," said an 18-year-old woman at Miami Dade College.

The burning question:

What's the point?

This uncertainty is reshaping how Gen Z defines a good job, and the old “safe” jobs no longer feel safe. For previous generations, careers in fields like law, finance, and consulting represented the clearest route to stability and upward mobility (including achievements like homeownership). For Gen Z, that equation has broken down.

Skyrocketing costs have made even high salaries feel less secure, while AI has made many once-prestigious white-collar paths feel newly fragile.

So the question many young people are asking is, if even the hardest, most traditional paths no longer guarantee stability, **what's the point?**

“When you're talking about compensation, it's not just the salary. It's also the benefits, the company itself, and especially opportunities for advancement,” said a 33-year-old woman in Boston.

“For me success is finding a job in an area where I am constantly curious and I'm constantly moving and growing. And I think that's the biggest thing. I just don't want to feel stuck,” said a 22-year-old woman in Boston.

Many are also wary of careers that appear successful on paper but feel draining in practice. They watched previous generations pursue status or income at the cost of time with family and friends and their own well being. Plus, there's an ever-present fear that formerly high-paying careers (e.g. legal, consulting) could disappear completely with the evolution of AI.


Thus, their definition of success places greater weight on quality of life, personal agency, and utility.

"I hope every day feels different," said a 19-year-old man at Miami Dade College. "As a future pediatric psychologist, I know I'll be interacting with children every day. I'm interested in working in a hospital, so I know the hours will be demanding, but I also want time off, good pay, and a healthy work-life balance."

"If it's going to be my job and my career, I need that hands-on feel to my job," said an 18-year-old man, also at Miami Dade College, pursuing law.

As workforce demands shift, young adults are leaning into a diverse set of fields – the trades, cybersecurity, healthcare, and nursing (three young women at Miami Dade alone were interested in nursing) – often leaning for industries that require human touch amid increased automation and looking for roles that give room for variety from day to day.


After I was laid off during the pandemic, I transitioned from healthcare to cybersecurity. A lot of that was self-taught. I looked for apprenticeships and cohort-based classes to get more information. I've earned a few certifications through both self-study and instructor-led programs, which have helped me gain knowledge, build a network, and connect with people in the industry.

 33-year-old woman in Boston


The **problem** with preparation

Students increasingly recognize that the traditional model of preparation does not align with what work now requires. College degrees remain important but many feel that classroom learning alone does not translate into readiness for the workplace – from STEM fields to those that are more creative.

There's a tension between learning about these health disparities in the classroom versus actually going out there and understanding why they occur and talking to the people who are part of it.

 18-year-old woman, pre-med student at Johns Hopkins

There is a disconnect between my actual education to get to where I need to go.

 18-year-old man at the University of Las Vegas

“Practical experience is definitely needed, especially in a more creative job. It's hard to achieve that in school, because if you're doing something that's more creative, you kind of have to just go out there and do it, instead of just learning about techniques and ways to do something,” the 21-year-old at Boston College said.

Hands-on experience, internships, and apprenticeships carry greater weight than traditional classroom curriculum. These experiences teach the interpersonal and practical skills that are harder to learn in a lecture hall. Yet access to those opportunities is uneven and often dependent on connections.

The **promise** of pre-professional programs

Students who have had the opportunity to pursue hands-on experience feel more confident about their future success. This was made most obvious through the way students at Ignite Bentonville, a pre-professional high school program in Arkansas, spoke about their possible career paths.

“With Ignite, it changed my sense of what’s doable, because I’ve gained the skills I need to go straight into the workforce,” said an 18-year-old woman at Ignite Bentonville, who’s interested in culinary jobs and nutrition.

“I already have the skills. I’m able to go to work or to school.”

Understanding this, she talked with a local nutritionist, and for now, hopes to major in nutrition in college, before getting a masters as a registered dietician. In the meantime, she is also starting an internship with a dietician at a nearby hospital.

“You get out what you put in.

With that mindset going into college, honestly, anything feels doable,” said another 18-year-old young woman at Ignite Bentonville, who’s currently enrolled in a doula certification class.

“I’ve gotten to shadow a lot of different doctors through this program, and I’ve found a true love for women’s health. My goal for the future is to go to the University of Oklahoma next year, major in exercise science, hopefully attend physician’s assistant school, and then specialize in OBGYN.”

“I’m with our EMT program right now, and I’m not going to lie, it is one of the hardest things I’ve ever taken through high school, but at the same time,

it has made me feel more brave and like I can do anything.”

said a third student at Ignite Bentonville. “I plan to go to Pitt State and major in nursing. I want to be a certified nursing anesthetist. I plan to do their nursing program and then be an ICU nurse.”

“I knew from a young age that I wanted to be an attorney, but in that field it’s a lot more connection based and also just luck,” said a fourth young woman at Ignite Bentonville.

“I went into Ignite without any public speaking skills whatsoever. I knew about mock trial, which my high school didn’t offer. But I also knew that to get ahead in law, you have to do those things to come out on top. Ignite made it to where I wasn’t scared to tackle those things. In my program we added a mock trial team, and it opened me up to what mock trial is,” she said. “It made a lot of the extra things you need beside just passing the bar possible.”

Competing with the machine

Technology adds another layer of uncertainty. Gen Z grew up online but that does not automatically translate into readiness for an AI-driven labor market. While Gen Alpha will be AI native, Gen Z is not. Many students are learning how to use these tools on their own while expectations around them continue to evolve. “It’s hard to think long term,” said a 20-year-old woman at Miami Dade College.

“My initial feeling around AI is a lot of frustration, because I feel like in my own experiences and conversations with people my age and my peers, there seems to be a lot of consensus on the dangers of AI, and the frustrations around how it will impact the job market, especially creative roles. But at the same time, we all feel sucked in and almost trapped, like we need to know how to use AI to do well in future jobs.

It feels like you're trapped. We all seem to not like this and have fears about it, even if we can make concessions about the different benefits of AI. But it doesn't change the fact that we feel like we have to learn how to use AI and implement it into our work, even if it like sometimes conflicts with our own ethics, because otherwise we won't be competitive in the job market.

It's a very frustrating time to be navigating this,” said a 20-year-old young woman at UNC Chapel Hill.

There's a lot of anxiety that comes from knowing **these tools that help me now could limit me from opportunities later.** If AI can do a lot of the jobs or the jobs I'm training for, **why would institutions ever hire as many people?** Why would people pay someone entry-level wages when AI could handle those tasks? What's most pertinent is that **we're all being asked to use AI to get ahead** and compete while knowing it might eliminate what we're competing for.

 18-year-old woman at Johns Hopkins

Educators aren't helping students navigate this tension. Some are still resistant to it altogether. But this moment requires new kinds of preparation.

Judgment, adaptability, and human skills become more important as automation spreads.

Students who learn how to work alongside new technologies may gain an advantage but many are navigating that shift without guidance.

At Ignite Bentonville and Miami Dade College, especially, students spoke with confidence about the way they're learning to weave AI into their coursework.

"At school if you mention AI, you feel like you need to hide it because it's kind of viewed as a cheating method. Whereas at Ignite, it's seen not as something to do the work for you, but as something to help you do your work," said a 17-year-old woman at Ignite, describing the difference between Bentonville High School and the Ignite Professional Studies program.

"I want to further technological advancement and implement robotics and AI, because people are scared of it, and I want to show them that they don't have to be," said an 18-year-old man at Ignite Bentonville interested in entrepreneurship.

"There's definitely a knowledge gap and people think AI is mainly used for cheating. While that does happen, it's not okay in the school system because you're supposed to use your own brain. I feel like AI should be a tool that helps further your development and cognitive thinking, rather than doing the work for you," this 18-year-old said.

"School systems need to teach AI, and teachers need to learn how to use it so that they can teach students how to use it correctly," he said.


An 18-year-old woman on the culinary track at Ignite Bentonville said:

“AI will never be able to replicate making a dish. What it can help with, and what I've been told to ask it about, is recipe development. I write a lot of my own recipes because I have my own small cakes business and AI has been able to help with what flavor combinations go well together. It has enhanced my knowledge on things like flavor combinations, flowers, fruits, and vegetables that we don't have in Arkansas.”

And those who are being taught to use it know how to differentiate between work that AI enhances, and work it cannot.

“AI won't be able to replace human contact and human emotion,” said an 18-year-old man interested in law at Miami Dade College.

Especially in digital media, we were taught how to prompt AI to help speed up brainstorming, editing, drafting, and organizing content as opposed to having AI do it for us. We use AI all the time. We see it more as a creative tool and it lowers the friction of execution. But I'm not worried about it. It can never replace taste, vision, or like lived experience. It can't replicate a real human.

 17-year-old woman studying digital media at Ignite Bentonville in Arkansas

The **adaptation** generation

Gen Z may become known as the adaptation generation. They are entering adulthood during a period when the rules of work are being rewritten. The skills that matter most are the ability to learn quickly, navigate new systems, and adapt to changing expectations.

Their experience points toward a broader shift in how society prepares people for work. Schools, employers, and institutions need to rethink how to prepare young people for the workforce – and fast. If institutions don't respond and adapt quickly, they risk becoming permanently irrelevant.

The good news is, there are simple ways that institutions can change.

Employers can expand paid internships and entry-level pipelines that offer real experience. Schools can build stronger bridges between education and practical work. Career guidance can become more transparent about how systems actually function.

The prescription: Stop preparing.

Just start.

The answer is not more preparation in the conventional sense. It is a different understanding of what preparation should be.

The traditional model assumed a sequence: first you get ready, and then you begin. Collect the credentials. Complete the coursework. Check the boxes. Then, once you are sufficiently prepared, you step into the world.

That sequence no longer works — and the students navigating this moment most effectively are the ones who have already figured that out, often by accident.

An 18-year-old student at UNLV said it best, when asked what's prepared him the most for his future:

Honestly just saying f*ck it

and taking different jobs and
freelancing jobs. Even helping
friends out with their marketing...
Just throwing myself in there,

he said when asked what has prepared him the most for work. He mentioned helping with digital marketing for a local music festival. "That was so out of my view... and I've learned so much from that, [rather] than sitting in my lecture."

You start, and that is how you prepare.

What Gen Z needs is the chance to build confidence by doing. To apply a skill before they feel ready. To build something imperfect and then iterate on it. To get comfortable being uncomfortable — not just once, but over and over, until that discomfort stops feeling like a warning sign and starts feeling like a signal that something worth learning is nearby. They need to accumulate reps. To build a portfolio of experiences that becomes a toolkit. And somewhere in that process, without any ceremony or credential to mark it, they become someone who knows they can figure things out — because they already have.

The students at Ignite Bentonville understood this instinctively. They have been permitted to start earlier, in real contexts, with real stakes. The confidence that came through in how they talked about their futures was not optimism. It was evidence — a record of having already done hard things and survived them.

The majority of students we spoke to across educational institutions are working while they are in college. Even if totally unrelated to what they want to do down the line, it's not lost on these students that this hands-on experience — working at a UPS store, a fast food restaurant, or a summer camp — has been the best qualification; these skills are transferable.

That is what institutions and employers need to develop: not better preparation pipelines, but better starting conditions. More opportunities to apply before you're ready. More instances to build, to connect dots, to apply knowledge in real world contexts. More pathways that reward initiative over polish, demonstrated curiosity over perfect credentials, and an effort to roll up sleeves over passive participation.

Here's what that looks like in practice.

For schools:



Create conditions for real doing.

Incubation labs, project-based learning, and genuine partnerships with local businesses and nonprofits give students real problems to solve — not simulated ones.



Leverage alumni networks

to open doors to mentorship and sprints. Run intensive, immersive experiences that drop students into industry verticals and let them build with the tools that are actually being used.



Build pre-professional pathways

that don't require students to abandon curiosity in exchange for marketability.



Clarify rules of engagement

and build sandboxes for authorized experimentation using AI as a tool for judgment, not a threat to academic integrity. This can be done while adhering to the highest standards of academic excellence and does not mean it comes at the expense of rigor or intellectual development.

For employers:



Open the black box.

Be transparent about what you are actually looking for — and if it is curiosity, adaptability, and the demonstrated capacity to figure things out, say so, and build hiring systems that can see it.



Expand internships

or entry points that prioritize demonstrated skills over perfect resumes. Invest in training and mentorship once young workers arrive rather than expecting them to show up fully formed.



Share your AI strategies.

Transparency about how work is changing is not a liability. It is exactly the kind of signal that helps young people prepare for the job that actually exists.

The Adaptation Advantage is not a credential. It cannot be conferred by a degree or guaranteed by a GPA. It is earned — in exactly the way all meaningful confidence is earned — by doing something real before you are certain it will work.

Gen Z is already learning this in real time. The question is whether the institutions around them will create the conditions to start sooner — or keep asking them to wait until they're ready for a world that will not hold still long enough for them to be ready to arrive.

That choice will shape more than individual outcomes. In an economy that increasingly rewards adaptability, rapid learning, and the ability to create value amid uncertainty, building this kind of confidence early is a collective advantage. As Gen Z becomes the workforce on which that economy will depend, their preparedness will matter not only to their own prospects, but to the resilience of the economy itself.

**The time is
now to start.
For all of us.**

About the authors

Lori Cashman



A mother of five Gen Z children, **Lori Cashman** is the founder and Managing Partner of Visible Ventures, an early-stage venture firm investing in founders rebuilding health, wealth, and upward mobility for Gen Z. In addition to collaborating with the firm's Gen Z Advisory Council comprised of high-achieving founders, she mentors more than 25 Gen Z interns annually. Her writing has appeared in Fortune, Fast Company, Forbes, and TechCrunch.

Rachel Janfaza



Rachel Janfaza is the founder of The Up and Up, a research, media, and strategy firm focused on Gen Z. A member of Generation Z herself, Janfaza is best known for her theory of The Two Gen Zs. Her written work has been featured in The New York Times, The Washington Post, Vox, CNN, The Free Press, Glamour, POLITICO Magazine, Teen Vogue, Vogue, Elle, Cosmo, and Bustle. And her on-air analysis has been featured on CNN, CBS, MSNOW, C-SPAN, NY-1, and WNYC Public Radio. She is also a contributor to The Bulwark.