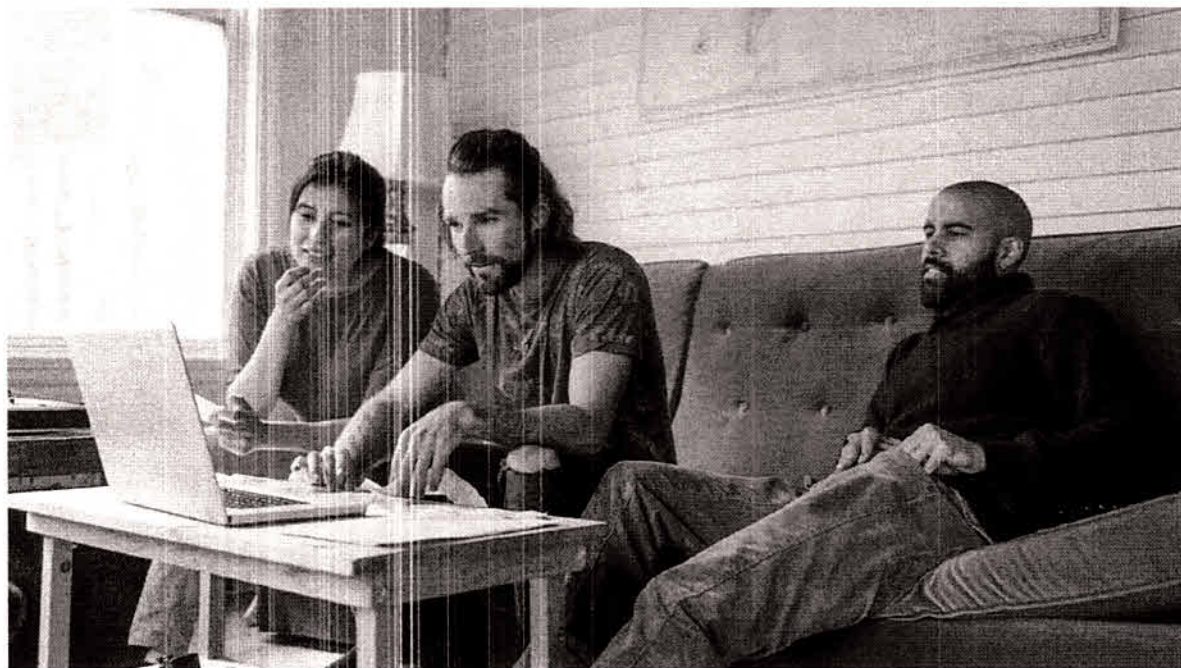


Opinion **Generation Z**

Gen Z trend for ‘admin nights’ is worth following

Finding time to collectively focus on your finances pays dividends

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From paying bills to balancing the household budget, young people are getting together with their friends for an evening and getting stuff done © Manon Allard/Getty Images

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As the end of January finally rolls around, a cheap night in is of obvious appeal — even more so if it could save you money on your bills. Hence why holding an “admin night” has been trending on social media.

Apparently, this is the Gen Z way of tackling the tedious administrative tasks we all know we have to do, but keep putting off. From paying bills to balancing the household budget, young people are getting together with their friends for an evening, breaking out the laptops (and perhaps some wine and snacks) and collectively getting stuff done.

What intrigued me about this trend was how it could turn what is usually a solo task completed under duress into a more positive, shared experience. Younger generations are evidently more candid about discussing their finances than older ones. But when I floated the idea of holding an experimental admin night at the Financial Times, twenty colleagues of all ages immediately signed up.

I've never had a problem motivating myself to sort out my finances, but where I and many other busy people tend to fall down is finding the time to focus on it. Committing to sit down together for one hour after work on Monday felt like a great idea. But in practice, would we actually get anything done or just moan about our hatred of admin?

I asked everyone to come armed with a particular task they wanted to complete, which we shared at the outset. Dull but nagging jobs like moving savings accounts to a better rate, getting insurance quotes or sending complaint emails all figured. And do you know what? The shared accountability of working on this in a room with your peers really works. I am told this is down to the phenomenon of "body doubling" — it's easier to focus on a task if someone else is doing the same. People who struggle to concentrate can find it a particularly effective productivity booster.

Soon, we were all vibing with a sense of collective achievement. But there were bigger life admin tasks we wanted to tackle. Half of our group split off to discuss the best ways of budgeting. From spreadsheets and apps like Snoop that can scrutinise your spending to good old pen and paper, many tips were shared and many marketing emails unsubscribed from.

The other half wanted to talk about pensions — my idea of a great night. Consolidating old ones was a task many of us were putting off until the twelfth of never. The common blocker with this and other more complex tasks was not knowing where to start. This was where coming together as a group was especially valuable.

Younger colleagues had turned to AI-powered chatbots like ChatGPT to start researching the best options. These proved a useful entry point but invariably suggested private pensions as the “destination pot” without mentioning the cheaper and easier option of adding old pots to your existing workplace scheme.

One area where AI can excel is working out the best value investment provider for your needs. Depending on the size of your savings and the kind of investment options you want, a wave of [recent price cuts](#) may mean you’ll pay lower investment fees by moving your stocks-and-shares Isa elsewhere. Different provider’s fees are notoriously difficult to compare but AI did a good job of helping me narrow this down.

If this inspires you to have an admin night with friends or colleagues, a mixed age group adds a magic ingredient – life experience. Colleagues who were mid-divorce bonded with others who had come out on the other side. Those dealing with admin for elderly parents or children with special needs found some unexpected solace. Caring for others meant their own finances needed extra TLC. When I asked what was the best thing about our admin night, one of them replied: “Knowing I’m not alone.”

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