



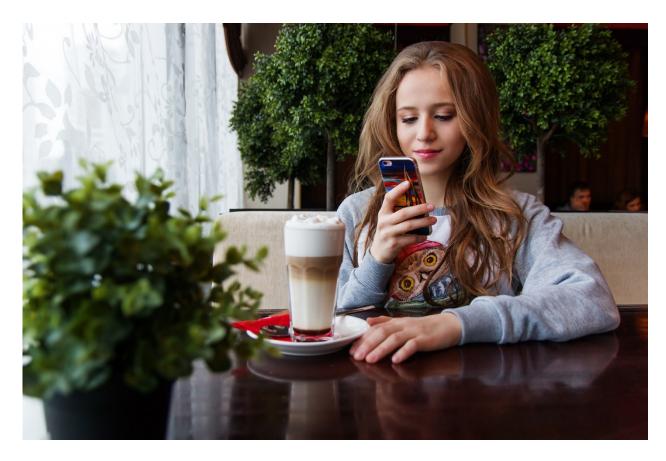
Contents

Millennials and Money	1
Money Challenges Millennials Face	2
The Easy Way to Create a Budget	4
Maximize the Use of Automation and Technology	9
Easy-Peezy Savings and Investing Tips	. 11
Avoid These Money Mistakes	1
To Sum It All Up	9



Millennials and Money

When it comes to learning about money management, Millennials are forging their own way, and for good reasons – the main one being that things are totally different now than they used to be. The fact is, Millennials face completely different financial issues than the generations before them.



Millennials are defined as the individuals born between 1981 and 1997, and are also known as Generation Y. This generation is the largest generation. They are very diverse, as only about 40 percent of them identify as non-Hispanic whites. They are more likely to get married later in life, and they like to live in metropolitan areas rather than in rural areas. Additionally, they're not as drawn to materialistic trappings as their older counterparts. However, that may be because of the money challenges that they face.