




Presentation materials and video replay will be provided within one week.

Have questions? Use the questions panel –  we'll field them as we go and during the Q&A recap at the end of the call.



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Millennial Money Chatter: A Guide to Millennial Financial Disclosure

Presenters



Jimese Harkley

Impact Director,
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Moderator

Christine Ahlgren

Payments Marketing
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SWEET HOME ALABAMA.....DON'T SAY ROLL TIDE





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**WE ARE A
NONPROFIT * INDEPENDENT
THINK & DO TANK**



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REPORT

Millennial Money Chatter: A Guide to Millennial Financial Discourse

Hope Jensen Schau

Professor, Department of Marketing, University of Arizona

Ignacio Luri

Doctoral Student, Department of Marketing, University of Arizona



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Differentiators?

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anatomy of generations

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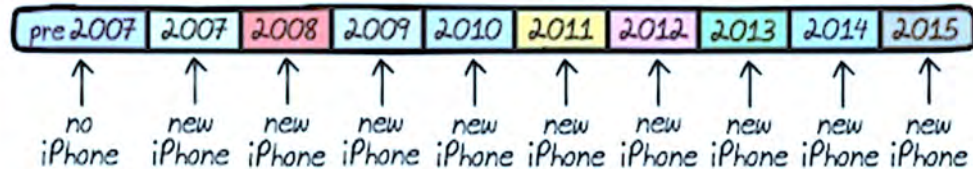
Boomers



Gen Xers



Millennials



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What Are Millennials Talking About?





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#DEBTSENTENCE

College education should create opportunities to succeed, but for many it is a #debt sentence.





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#OCCUPYSTUDENTDEBT

We are told to get a College Degree. Majority of students get a lifetime debt because of it.





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RIGGED SYSTEM IT'S YOUR FAULT





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You Only Live Once





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ADULTING NOT TODAY





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FRUGALITY





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WHAT THIS MEANS FOR CREDIT UNIONS





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Uncertainty about the **future**

- ▶ *Job prospects?*
- ▶ *Continuity of income?*



Future can be **overwhelming**

- ▶ *Retirement prospects?*
- ▶ *Student debt?*

It is through mindfulness—focusing on the moment-by-moment experience—that financial challenges are overcome. Day by day and choice by choice.

Stop making impulse purchases and start making mindful decisions... To achieve our financial goals, we simply need to make more mindful decisions.



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CONSIDERATIONS

- Creating new products and promoting existing ones that reduce financial insecurities
- Promote their suite of non-exploitive financial services by comparing their offerings term by term with those offered by banks.
- Communicate their offerings as present-bound, focusing on what Millennials can do today to ride the wave of uncertainty related to employment, debt, and savings.
- Infuse communications to Millennials with mindfulness philosophy and minimalist goals.



You Only Live Once



Q&A Wrap Up

Type your question in the questions panel 

Millennial Money Chatter

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The content for this presentation was created by Jimese Harkley. The views and opinions expressed herein are those of the author, Jimese Harkley, and do not necessarily reflect those of Harland Clarke.

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Thank You

