

Reaching Millennials



Measuring Financial Health



You are financially healthy when you...

Spend

1. Spend less than income
2. Pay bills on time and in full

Save

3. Have sufficient living expenses in liquid savings
4. Have sufficient long-term savings or assets

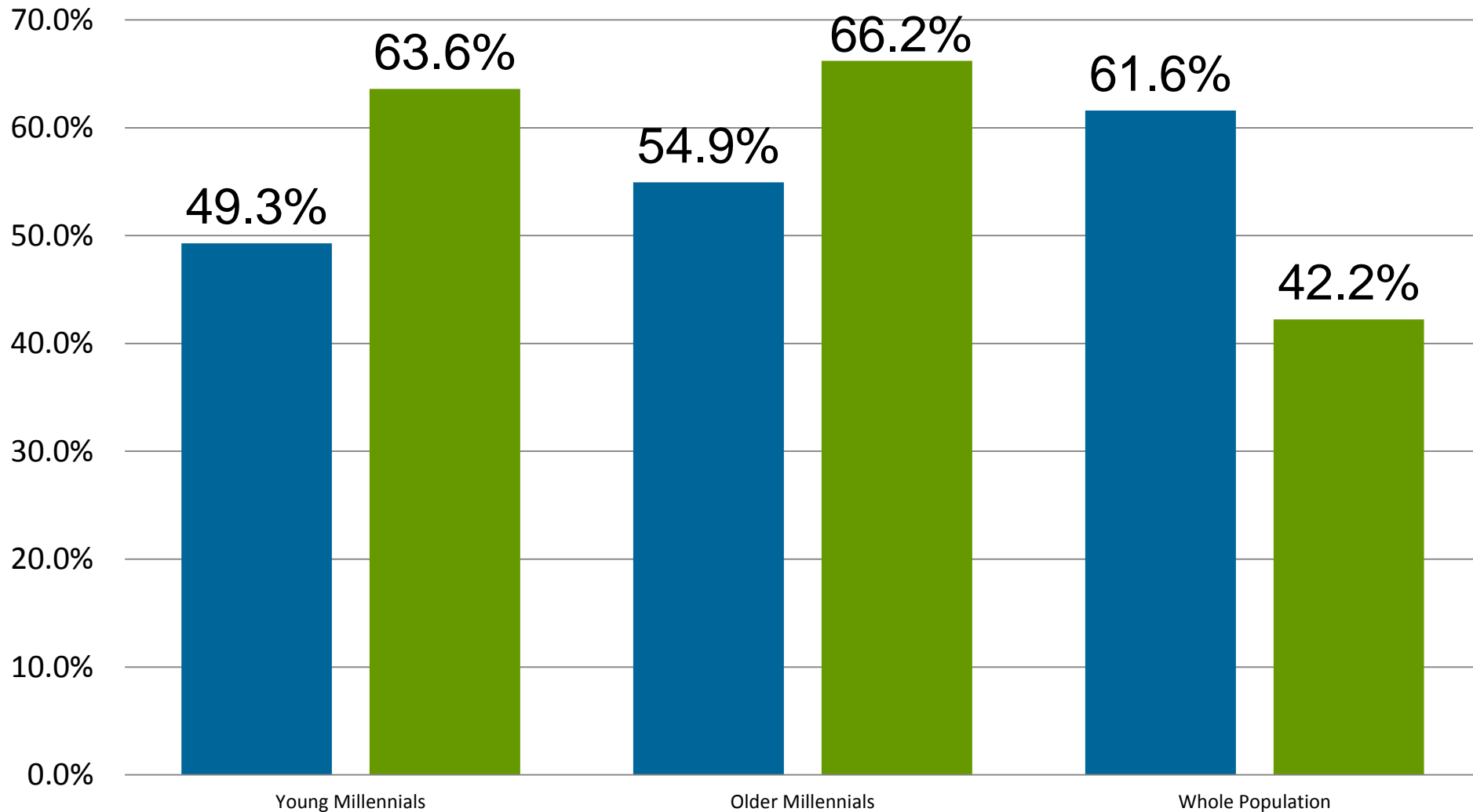
Borrow

5. Have a sustainable debt load
6. Have a prime credit score

Plan

7. Have appropriate insurance
8. Plan ahead for expenses

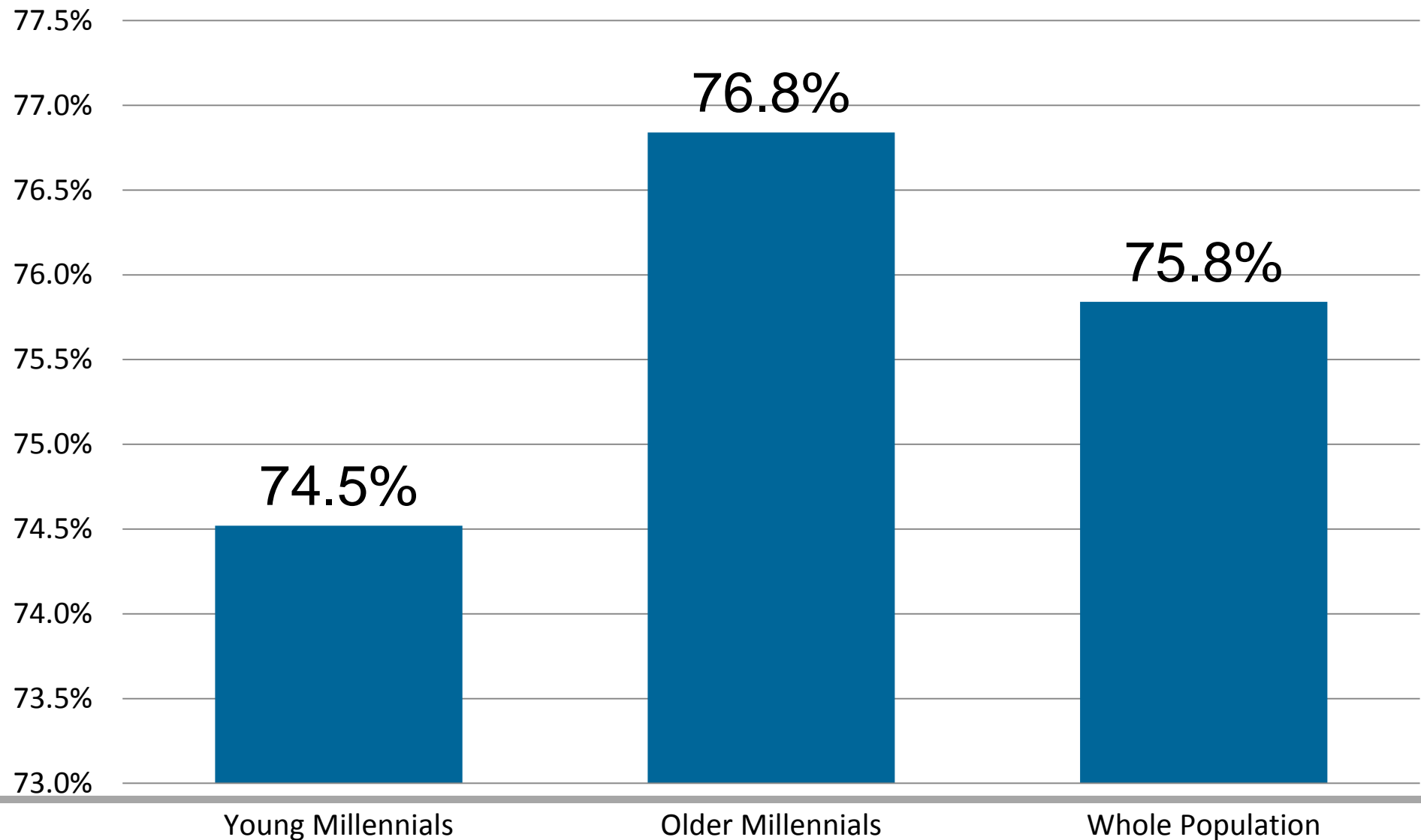
Less likely to plan ahead. . . .



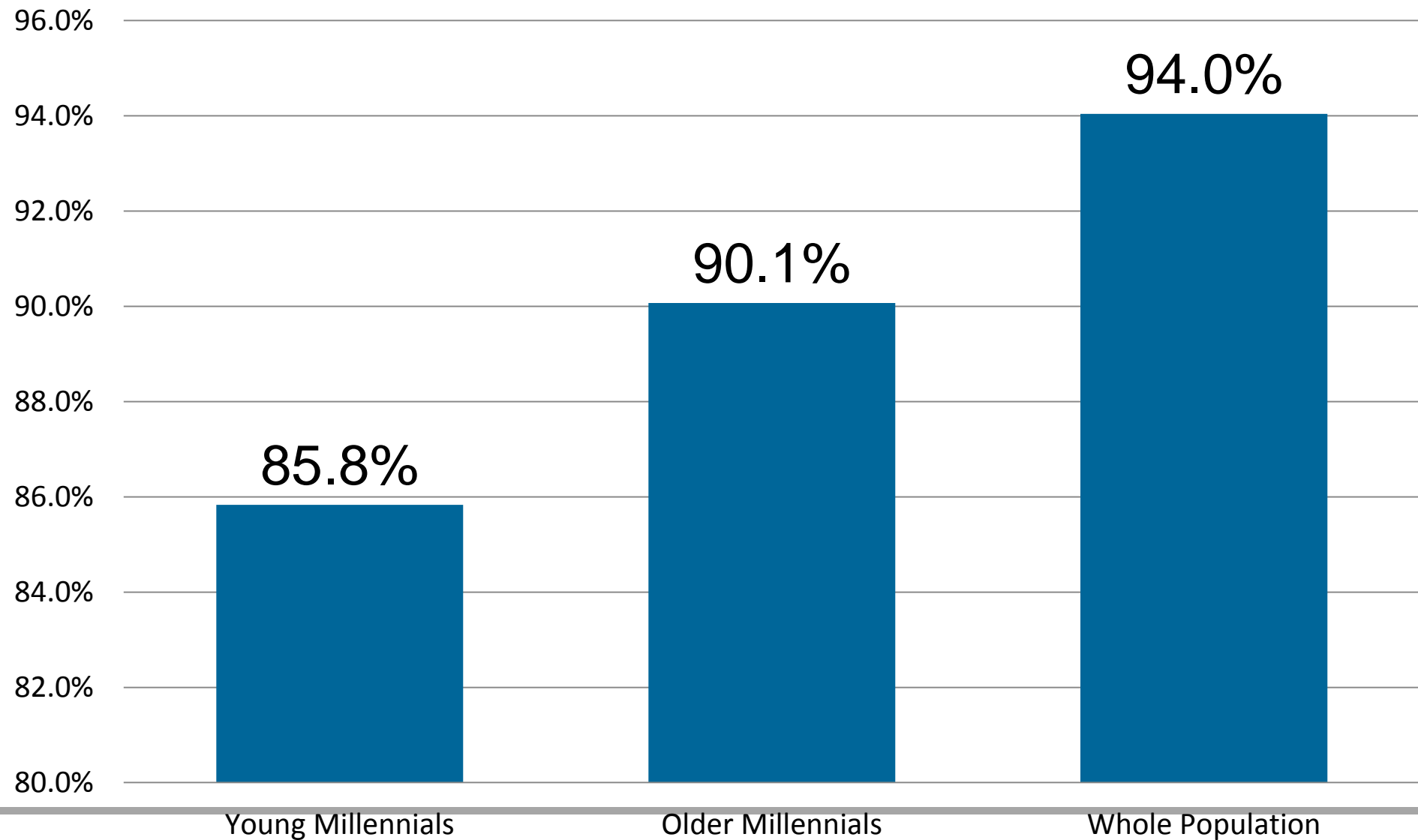
■ Plan for large, irregular expenses

■ Have a savings plan

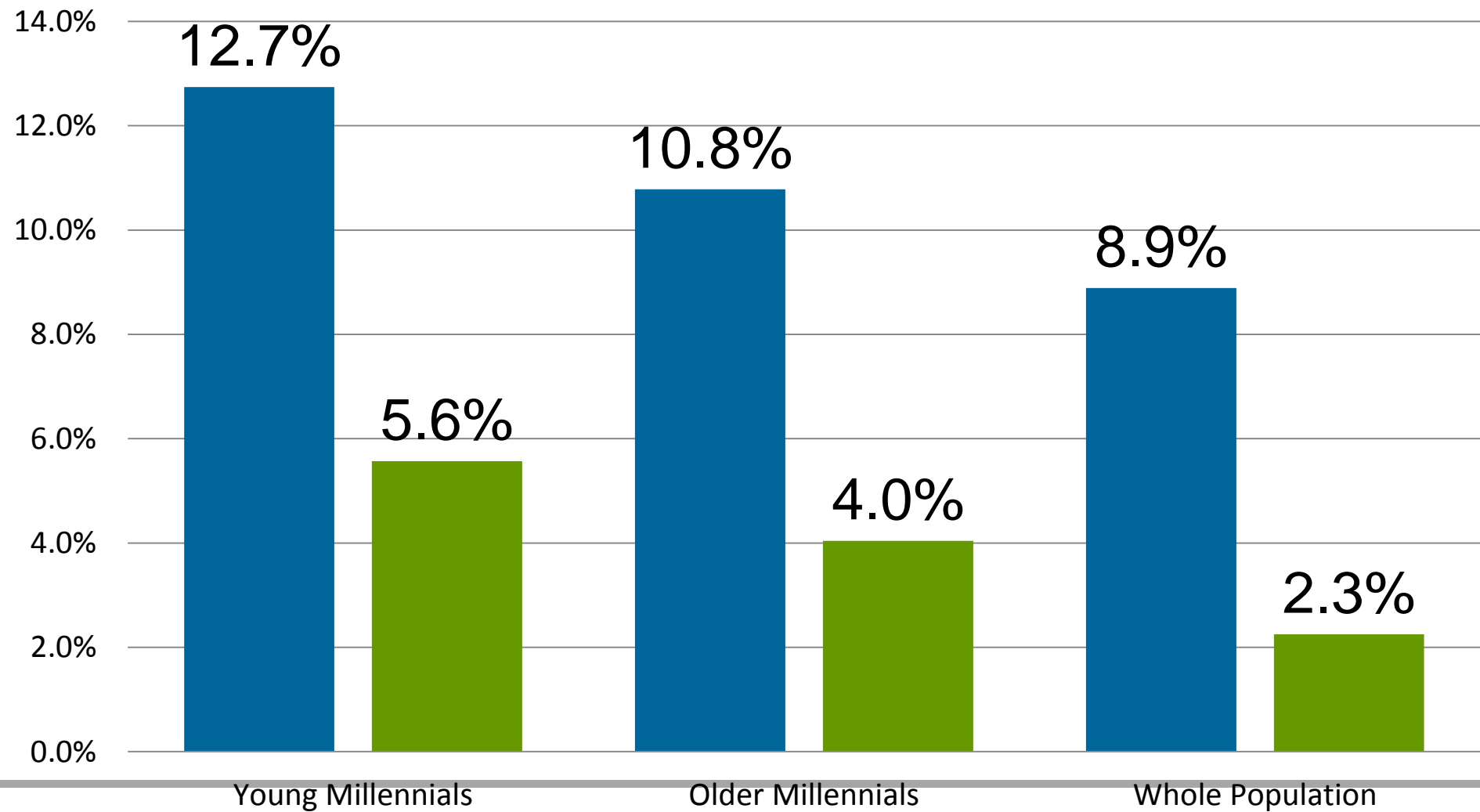
But they have savings accounts. . .



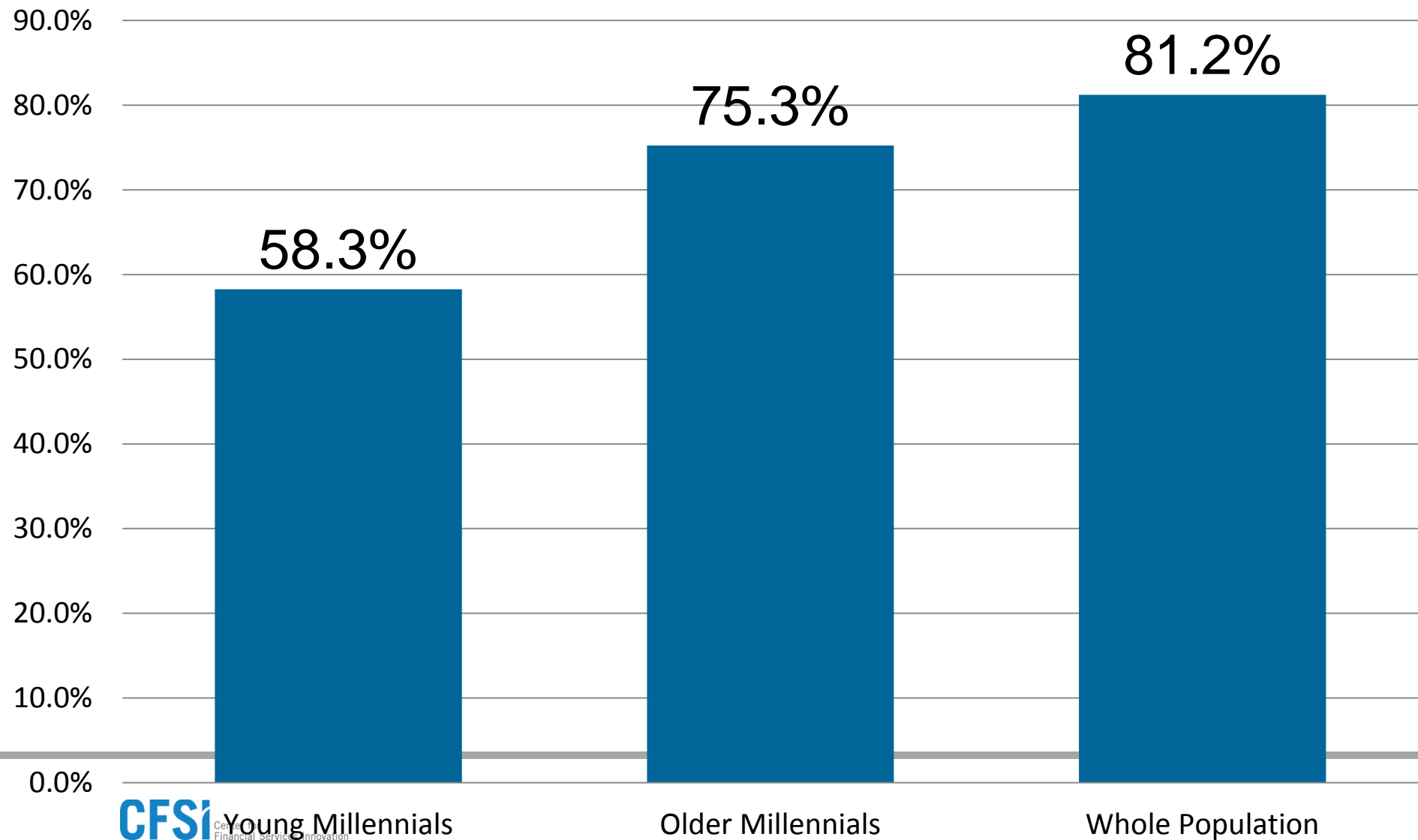
Less likely to have checking. . .



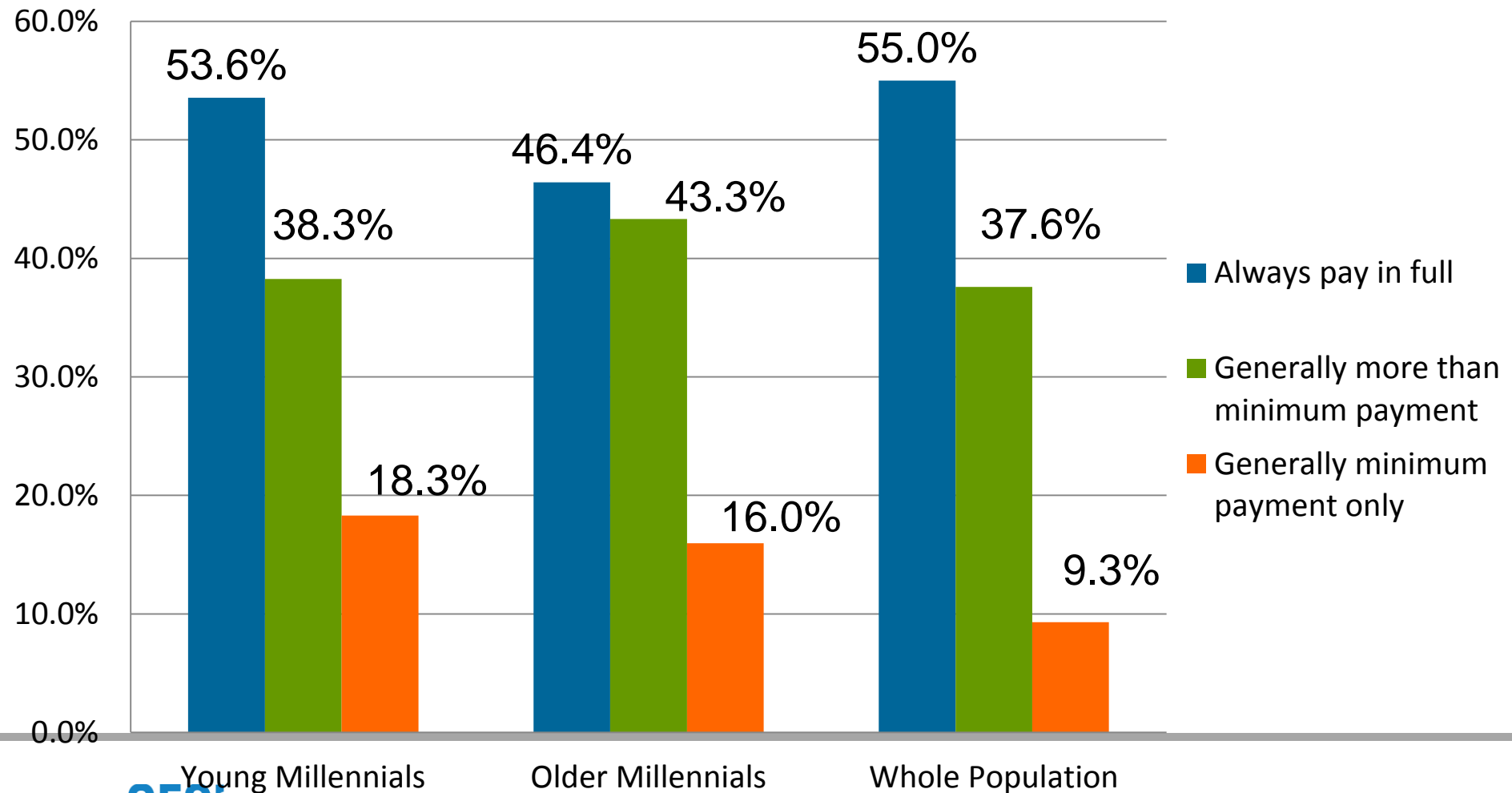
More likely to have prepaid, payroll



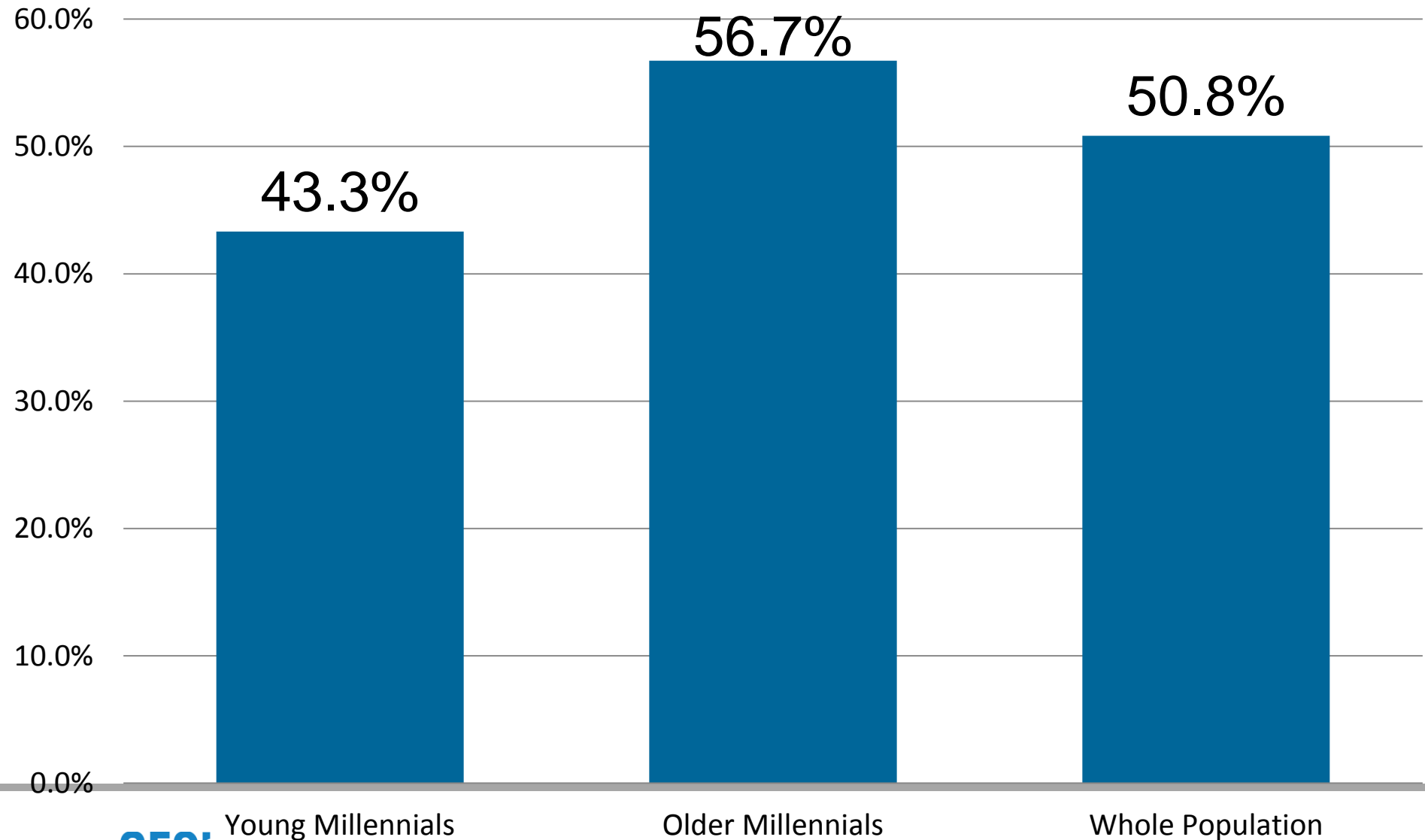
Less likely to have credit cards. . .



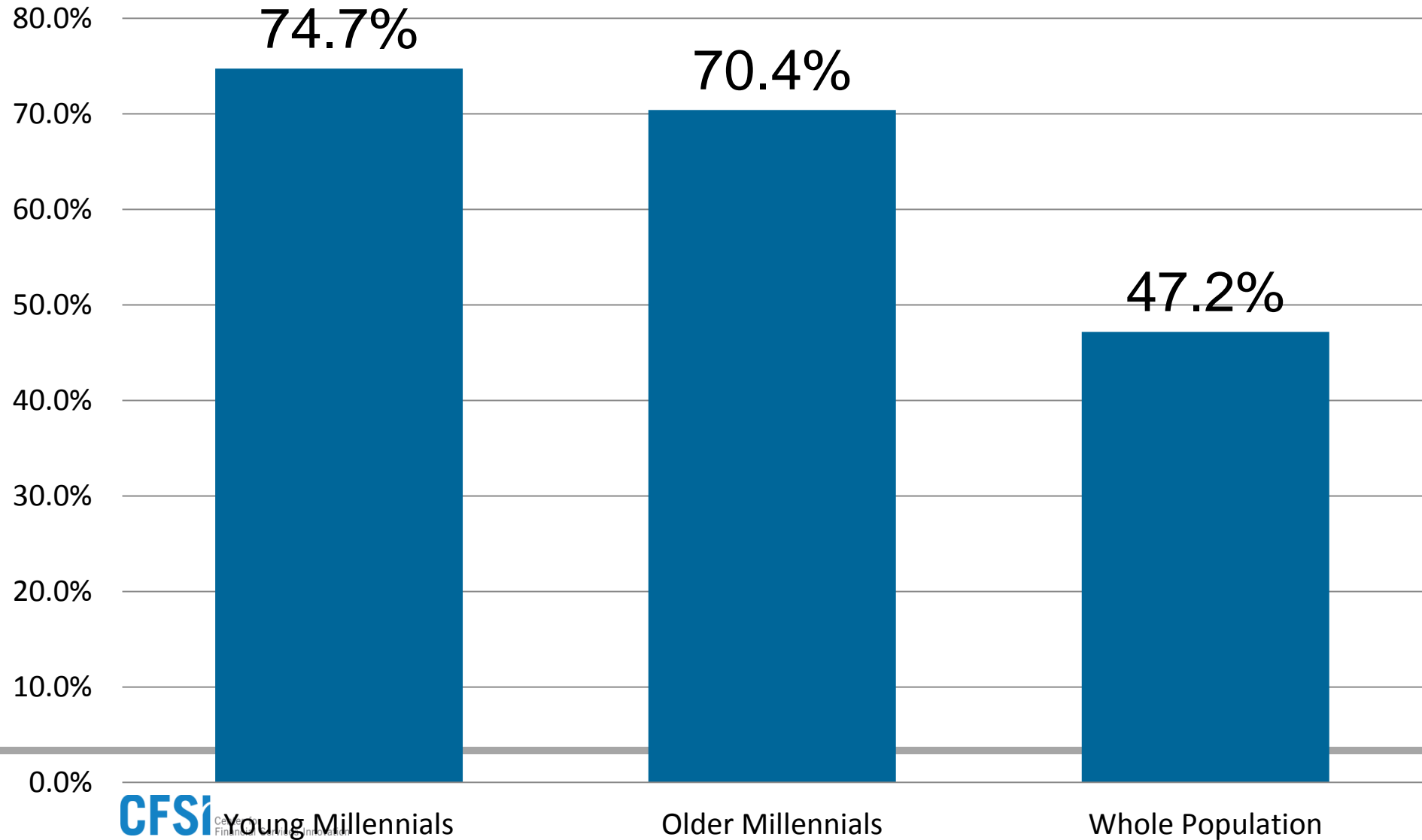
More likely to make minimum payments



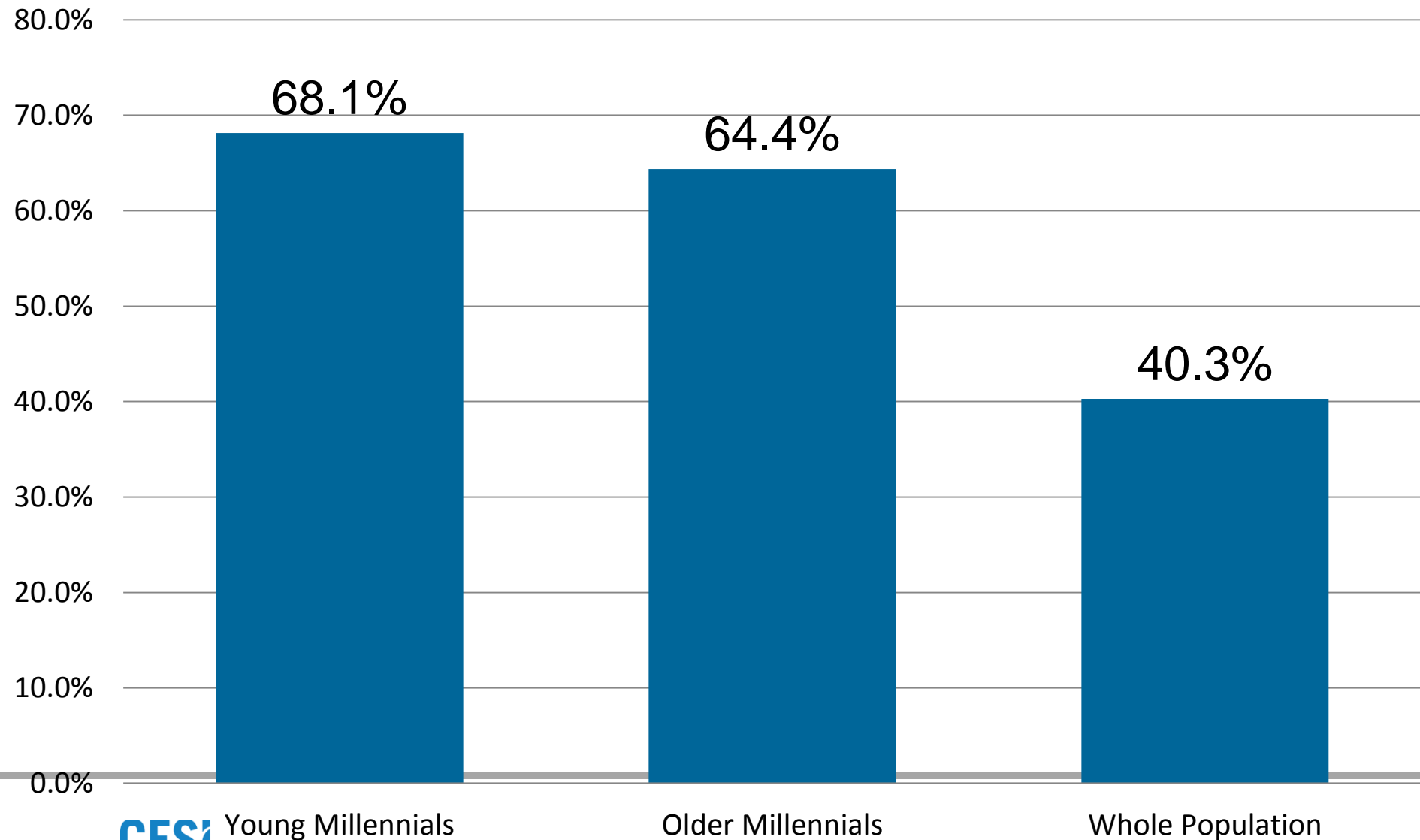
Less likely to budget. . . .



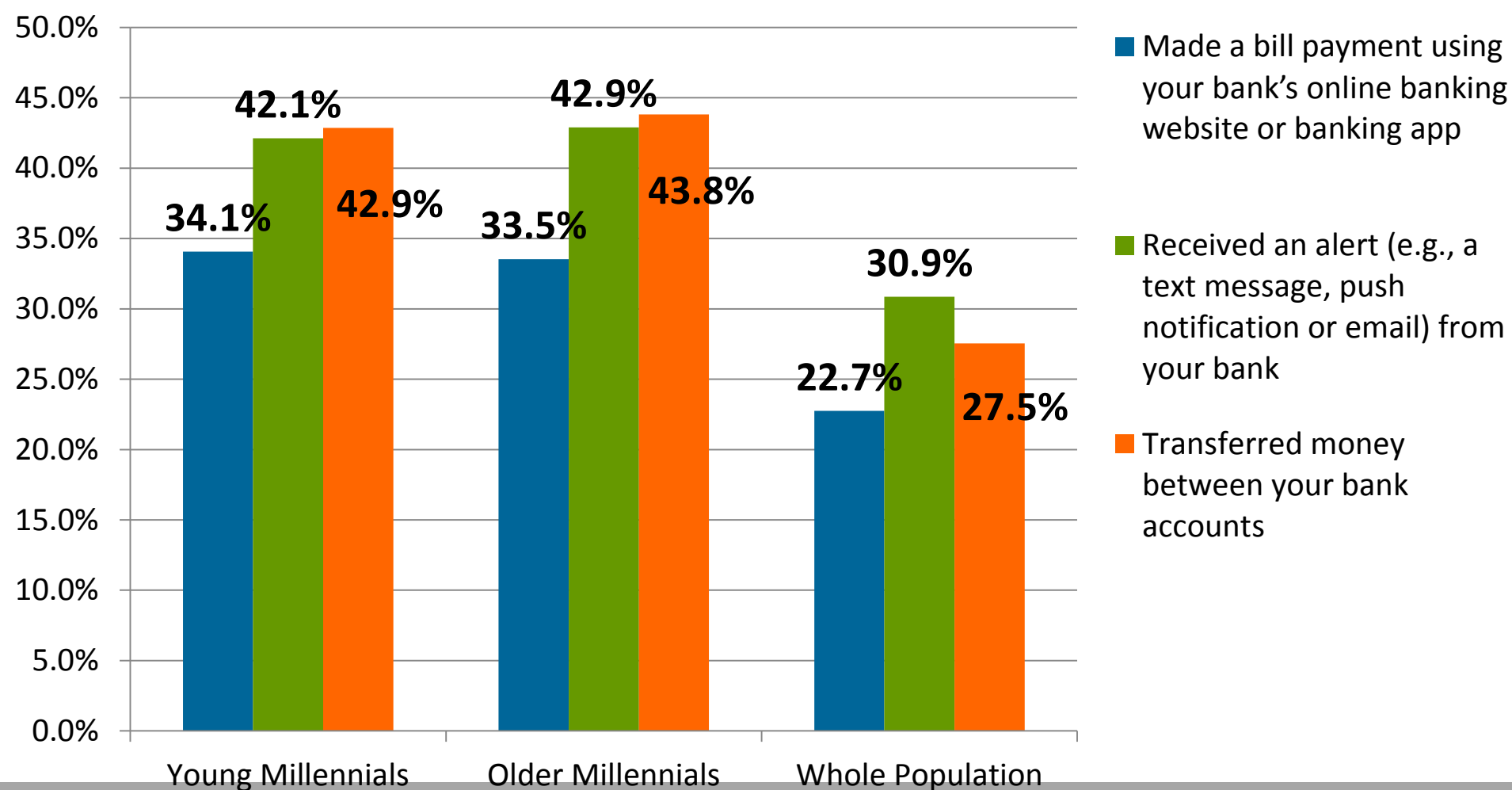
More likely to check balances & transactions



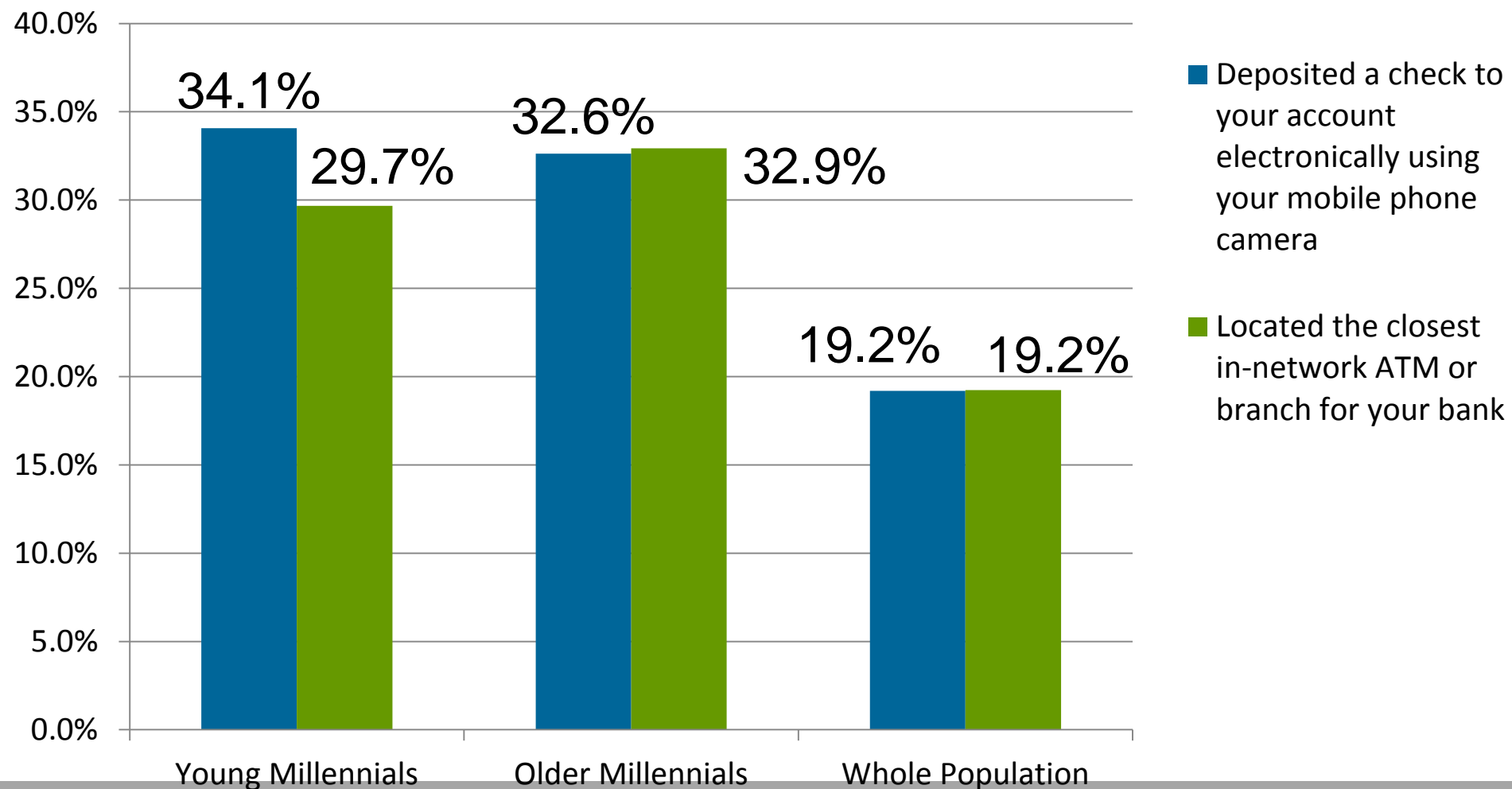
More likely to use mobile banking. . .



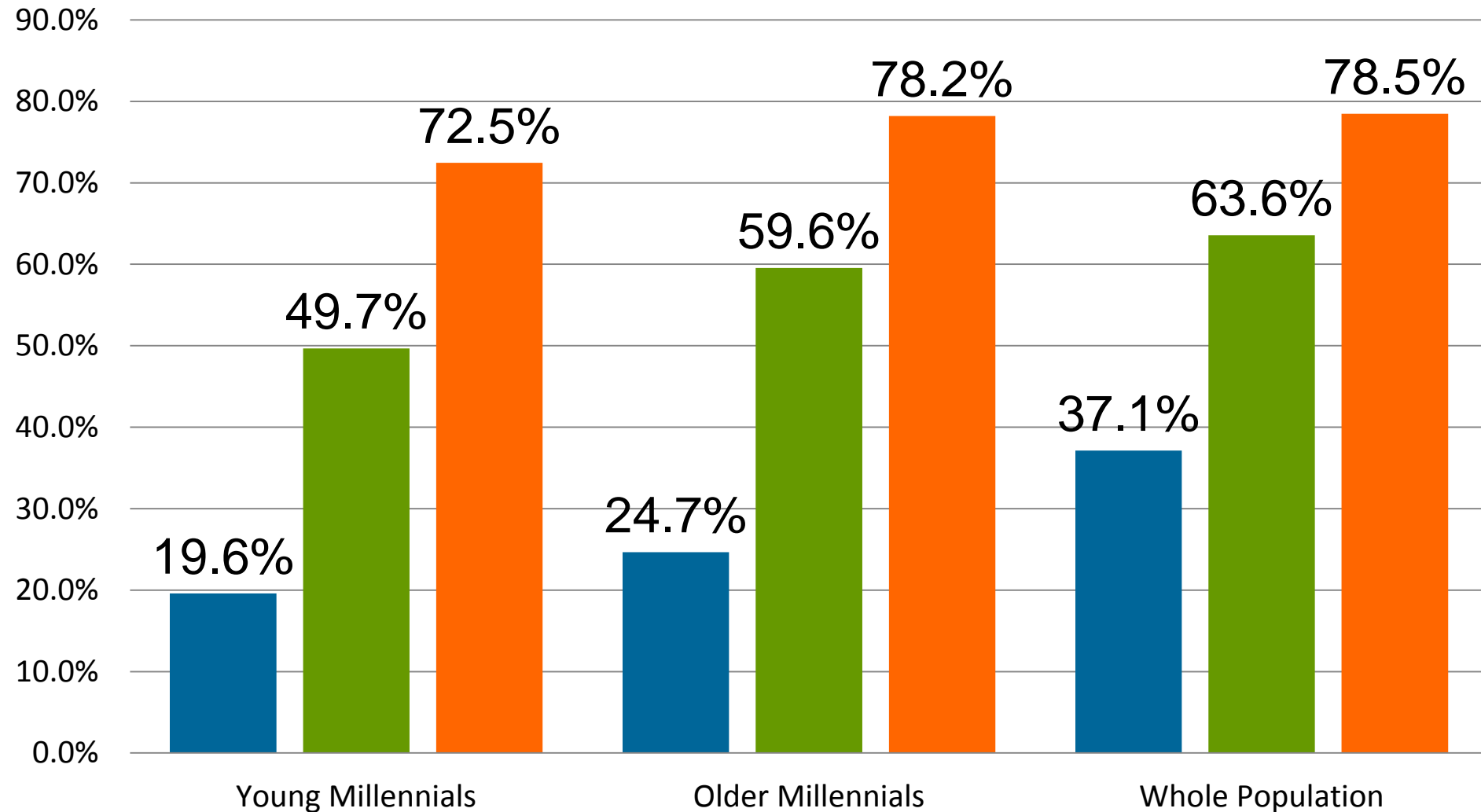
For many functions. . . .



And more functions . . .



Planning for the future. . .



Thank you!

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