



PERSONAL FINANCE
Military Families Learning Network



FAMILY TRANSITIONS
Military Families Learning Network

**Financial Planning for Different Generations:
Touchstones, Tasks & Teaching Strategies
October 31, 2017**

<https://learn.extension.org/events/3108>

Presenters

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Articles/Research

Hagen Jokela, Hendrickson, & Haynes (2013). Teaching Financial Literacy Across the Generations. Journal of Extension, 51(1); <https://www.joe.org/joe/2013february/tt6.php>

O'Neill, B. and Brennan, P. (1997). Financial Planning Education Through the Life Cycle. Journal of Family and Consumer Sciences, 89(2), 32-36.

Pew Research Center (2016). Millennials overtake Baby Boomers as America's largest generation <http://www.pewresearch.org/fact-tank/2016/04/25/millennials-overtake-baby-boomers/>

Walstad, William, et al. "Perspectives on Evaluation in Financial Education: Landscape, Issues, and Studies." Nefe.org, National Endowment for Financial Education, 24 Oct. 2016, www.toolkit.nefe.org/Portals/0/NEFE%20Evaluation%20White%20Paper%20October%202016.pdf?ver=2016-10-31-154554-707

Ward, J. (Spring 2017). As Generations' Needs Vary, so Should Their Asset Allocation Plans. T. Rowe Price Report, (135), 14-15.

Books

David Lerner Associates' Guide to Smart Retirement Strategies, David Lerner Associates, Inc., Syosset, NY

Blogs

Engaging Across Generations: Five Lessons Learned:

<https://militaryfamilies.extension.org/2017/10/23/engaging-across-generations-five-lessons-learned/>

Financial Strategies by Generation: <https://militarysaves.org/blog/1296-financial-strategies-by-generation>

Personal Finance Tasks by Decade: <https://moneytalk1.blogspot.com/2017/07/personal-finance-tasks-by-decade.html>

Understanding Generations: <https://militaryfamilies.extension.org/2017/10/10/understanding-generations/>

Music

Talkin' Bout My Generation (The Who): <https://www.youtube.com/watch?v=sU5KBUGvM3U>

Videos

Generation Z Grows Up (Universum):

<https://www.youtube.com/watch?v=l7N1JJ06eFg>

Introducing Generation Z (Randstad USA): <https://www.youtube.com/watch?v=K1HyDn7dZ1o>

Web Sites

The Military Is Revamping Its Retirement System to Attract Millennials:

<http://time.com/money/4727494/the-military-is-revamping-its-retirement-system-to-attract-millennials/>

Analysis of the Generations Isn't an Exact Science: <https://www.wsj.com/articles/analysis-of-the-generations-isnt-an-exact-science-1468575000>

Auto Insurance and Health Insurance Premiums by Age: Value Penguin via Next Gen Personal Finance:

<https://docs.google.com/document/d/1sgTUFbCvNyUbEyAiliUNsXIAxX9PD4OSoACjt0xzczE/edit>

Bankrate Spending Index, July 2017: <http://www.prnewswire.com/news-releases/millennial-spending-habits-differ-from-older-generations-300491437.html>

Be a Gen Savvy Planner: Take Off Your Generational Lenses (Journal of Financial Planning Blog):

<https://practicemanagementblog.onefpa.org/2017/06/27/be-a-gen-savvy-planner-take-off-your-generational-lenses/>

Comfortably Cashless: Next Gen Personal Finance: https://docs.google.com/presentation/d/1-2R_jszVMwVW2mUvrnPM-EFo6GqhlpRIK9z1LfuiE/edit#slide=id.g1821408edd_0_0

Credit Cards by Age: Credit Karma: <https://www.creditkarma.com/trends/age>

Financial Literacy Education: Reaching Multiple Generations PowerPoint Presentation (University of Minnesota): <https://www.slideshare.net/sondramilkie/teaching-financial-literacy-engagement-of-multigenerational-learners>

Financial Strategies by Generation (Military Saves): <https://militarysaves.org/blog/1296-financial-strategies-by-generation>

For First Time in Modern Era, Living With Parents Edges Out Other Living Arrangements for 18- to 34-Year-Olds (Pew Research Center): <http://www.pewsocialtrends.org/2016/05/24/for-first-time-in-modern-era-living-with-parents-edges-out-other-living-arrangements-for-18-to-34-year-olds/>

Generation Z vs. Millennials: The 8 Differences You Need to Know (Inc.): <https://www.inc.com/ryan-jenkins/generation-z-vs-millennials-the-8-differences-you.html>

Generational Insights (Cam Marston): <https://generationalinsights.com/about/>

How Much Do Auto Insurance Rates Vary by Age? (Next Gen Personal Finance):

<https://docs.google.com/document/d/1sgTUFbCvNyUbEyAiliUNsXIAxX9PD4OSoACjt0xzczE/edit>

How Much Does Credit Card Debt Vary By Age? (Next Gen Personal Finance):

<https://docs.google.com/document/d/1LcYwZIXZf1AC0i7v3I6sJEumCt9xZBsAXu8OSAYbx7Y/edit>

How Does the Cost of Health Insurance Premiums Vary By Age? (Next Gen Personal Finance):

<https://docs.google.com/document/d/13kyHDBg91oCZUzmWip7PRCi9CUmFDmg89d1kXHBkuLM/edit>

Income Tax Filing by Generation: Source: GO Banking Rates:

<https://www.gobankingrates.com/personal-finance/43-percent-americans-file-taxes-comfort-home-survey-finds/>

Life Cycle of Financial Planning (Family Economics and Financial Education):

http://mainstreetwealthgroup.com/wp/wp-content/uploads/2011/12/Life_Events_of_Financial_Planning.pdf.

Life Cycle of Financial Planning PowerPoint Presentation (Family Economics and Financial Education):

http://www.ktufsd.org/cms/lib/NY19000262/Centricity/Domain/94/Life_Cycle_of_Financial_Planning_PT.pdf

Merrill Edge® Report (Spring 2017, Merrill Lynch):

https://olui2.fs.ml.com/Publish/Content/application/pdf/GWMOL/Merrill_Edge_Report_Spring_2017.pdf

Millennial Spending Habits Differ From Older Generations (PR NewsWire):

<http://www.prnewswire.com/news-releases/millennial-spending-habits-differ-from-older-generations-300491437.html>

Millennials Are Risk Averse and Hoarding Cash (Investopedia):

<http://www.investopedia.com/news/millennials-are-risk-averse-and-hoarding-cash/?lgl=rira-baseline-vertical>

My Generation (National Endowment for Financial Education):

<http://www.nefe.org/portals/0/NEFE%20Digest/January-February-2015.pdf>

Payment Instrument Use by Age: Next Gen Personal Finance:

https://docs.google.com/presentation/d/1e6qcFBx6K-UNpXmzllpGalXKgU4t4XoNspucTFeUJ24/edit#slide=id.g18210699ce_1_6

Personal Finance Tasks by the Decade (Dr. Barbara O'Neill, Rutgers Cooperative Extension):

<https://moneytalk1.blogspot.com/2017/07/personal-finance-tasks-by-decade.html>

Perspectives on Evaluation in Financial Education: Landscape, Issues, and Studies (National Endowment for Financial Education):

<http://toolkit.nefe.org/Portals/0/NEFE%20Evaluation%20White%20Paper%20October%202016.pdf?ver=2016-10-31-154554-707>

Real-Life Financial Tips for Different Generations (360 Degrees of Financial Literacy):

<http://www.360financialliteracy.org/Topics/Budgeting-Spending/Budgeting-Saving/Real-life-Financial-Tips-for-Different-Generations>

Teaching Financial Literacy Across the Generations (Journal of Extension):

<https://www.joe.org/joe/2013february/tt6.php>

The Office of Servicemember Affairs: Charting our course through the military lifecycle

<https://www.consumerfinance.gov/data-research/research-reports/office-servicemember-affairs-charting-our-course-through-military-lifecycle/>

Lifecycle (Consumer Financial Protection Bureau):

https://s3.amazonaws.com/files.consumerfinance.gov/f/documents/201705_cfpb_OSA_Military-Lifecycle-Report.pdf

Who Has Credit Cards by Age Range? (Next Gen Personal Finance):

<https://docs.google.com/document/d/170znpclFVahk3H7O4GqbS1u124ABMvuxsvc4DD3X0kM/edit>

Webinars

Engaging Across Generations Part 1: Unique Mindsets (5/2/17):

<https://learn.extension.org/events/2911>

Engaging Across Generations Part II: Tools and Techniques (5/9/17):

<https://learn.extension.org/events/2912>

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