

MONEY MANAGEMENT FOR MILLENNIALS

CAROLINE HUGHES
CEO, LIFETISE



3 KEY THINGS

1. Identify what you control
2. Plan for major life events
3. Invest in future you

IDENTIFY WHAT YOU CONTROL

Your
spending

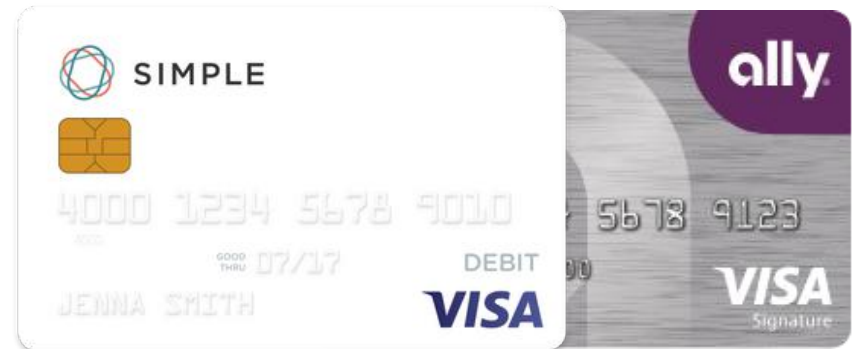
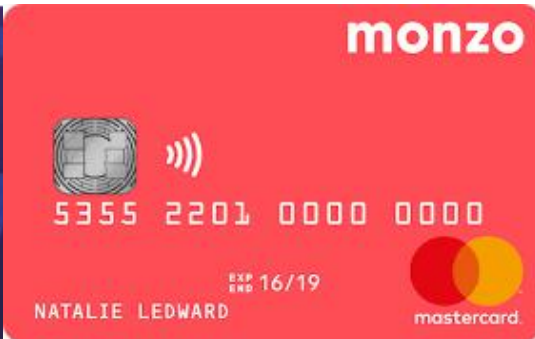
Your
earnings

Tax
efficiency

Your
spending




YOLT





Your earnings

Ask For A Raise
Active on Messenger


 Ask For A Raise
0 people like this
Community

1:21PM

[Get Started](#)

Hi, I'm Cindy Gallop!

Let me start by saying that talking about your salary may feel awkward.

 Jam those feelings down the nearest garbage disposal. You ready to get the money you deserve?

[Abso-f-ing-lutely](#)

UK

ISA



£20,000 tax free savings

Help-to-buy vs Lifetime ISA (Lisa)

Cash ISA vs Stocks and shares ISA

25%
extra free

US

Saver's Credit — up to \$1,000
for putting money into an IRA
or an employer's 401(k)

Student Loan Interest is
deductible up to \$2,500/yr

Tax
efficiency

PLAN FOR LIFE EVENTS

Build credit
score

Pay down
debt

Make a
plan

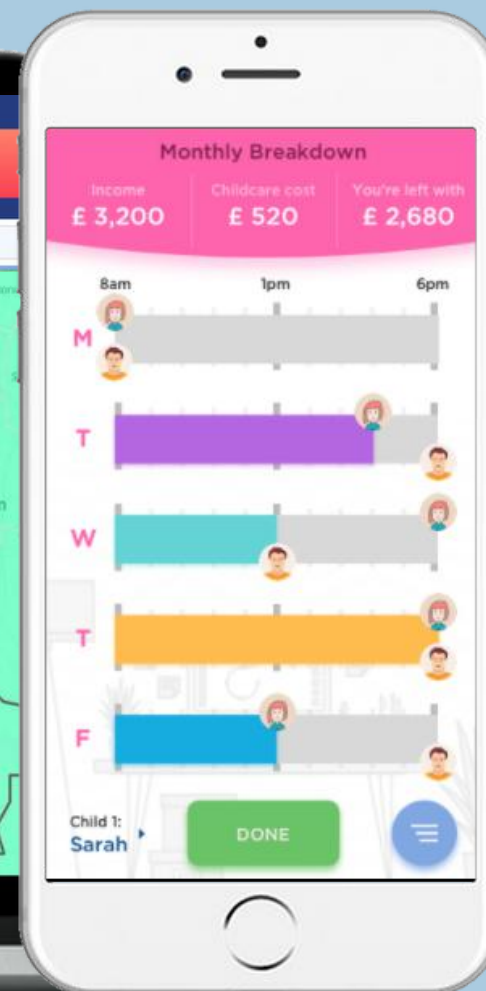
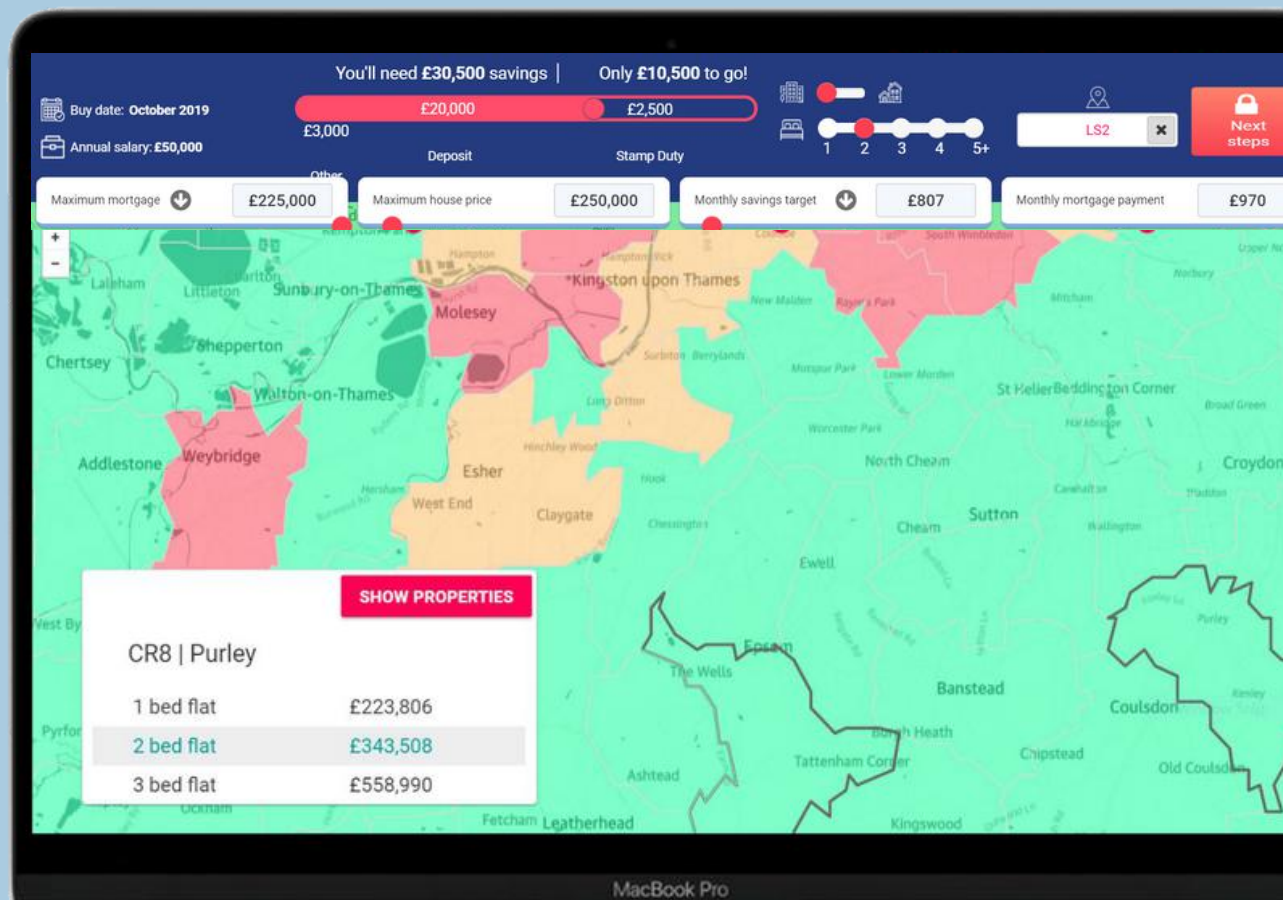
Build credit score



Pay down debt



Make a plan



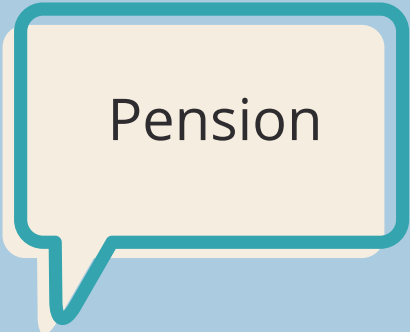
INVEST IN FUTURE YOU

Savings /
Pension

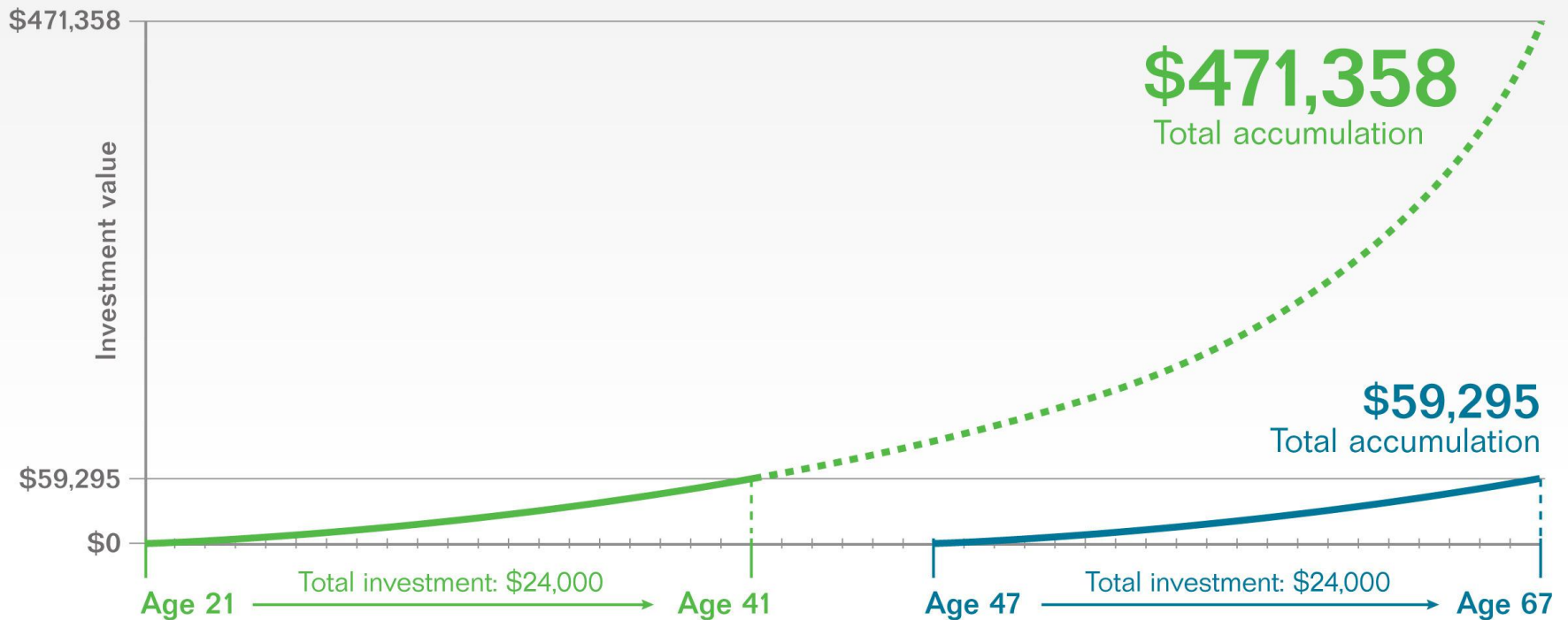
Lifelong
learning

Investing

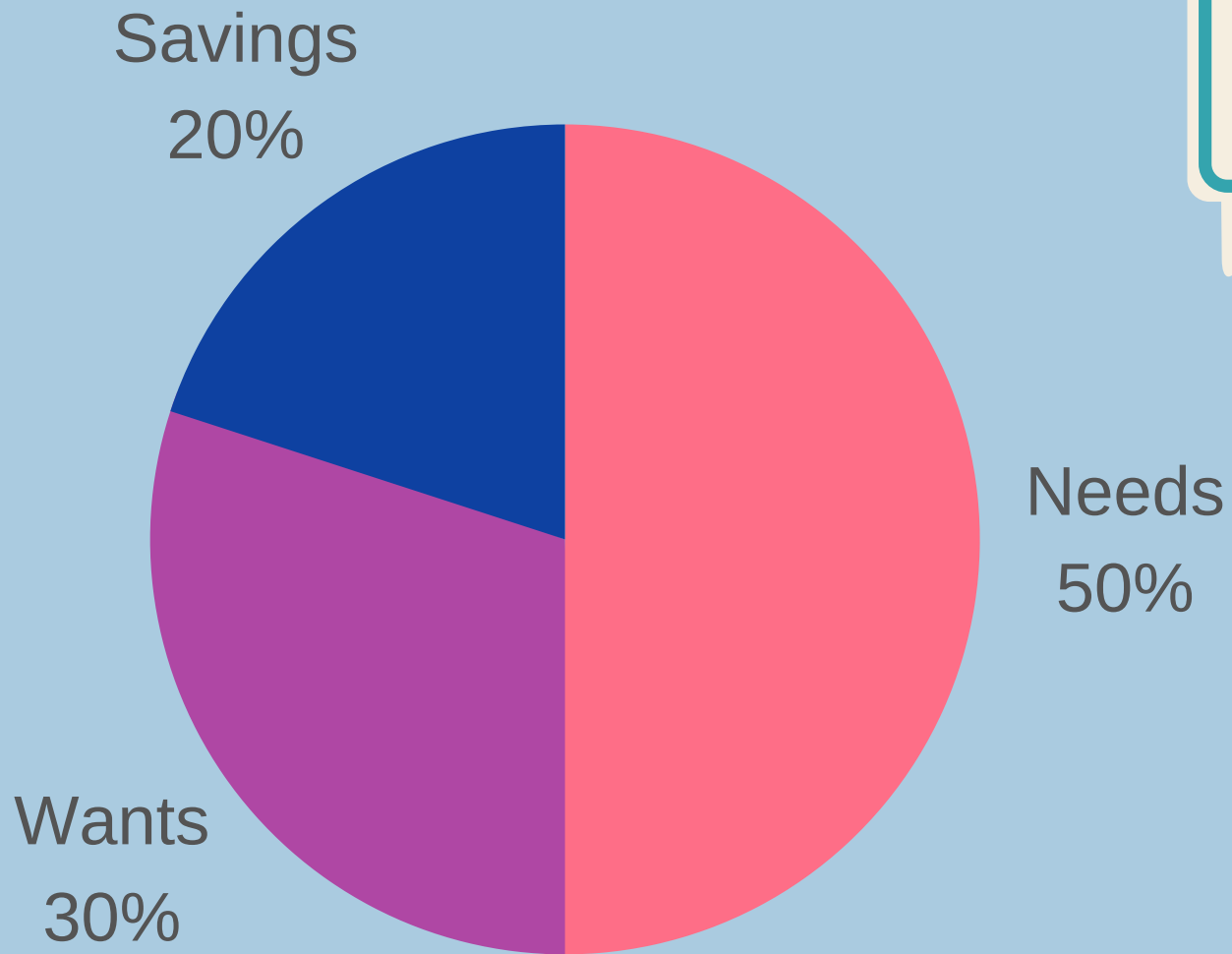
COMPOUND INTEREST



COMPOUND IT: Why it doesn't pay to wait.



Assuming an 8% annual return, compounded monthly. Results are hypothetical and do not represent the performance of any actual investment. They do not take into account fees, expenses or taxes.



Lifelong
learning



RULES FOR INVESTING



Investing

Start as early as possible

Passive > active

Small(ish), monthly contributions

Look for low fees

Leave it alone as long as possible

THANK YOU

■ CAROLINE@LIFETISE.COM

■ LIFETISE.COM/EVENTS

■ [@LIFETISE](#)

Lifetise