Generation Y

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HEARTLAND
## Life of a Gen Y: Age 27

| Childhood | Tax Reform Act, Microsoft IPO  
| Amazon goes online  
| Netflix launched  
| Clinton Scandal |
| High School | Columbine HS Shooting  
| Start of Dot Com bust, Zipcar is Founded  
| September 11th. War in Afghanistan.  
| Space Shuttle Columbia, SARS |
| College | Facebook launched, Google IPO, War in Iraq  
| Hurricane Katrina  
| Avian Flu Pandemic  
| First iPhone released |
| Young Adult | Start of The Great Recession  
| Obama sworn in as President, Swine Flu pandemic  
| BP Oil Spill, Haiti Earthquake  
| Tsunami in Japan, Bin Laden killed |
Gen Y is Entrepreneurial

Gen Y finds ways around existing norms to do things the way they want to
Gen Y Values Self Expression

facebook
foursquare
twitter
Gen Y Likes To Share

- Yelp
- Airbnb
- West Seattle Tool Library
Gen Y is in Debt!

- College seniors who graduated in 2010 carry a carload of student loan debt.
  - The US average is $25,250
  - Washington State average is $22,101 and 59% of graduates leave with debt.

- Student lender Sallie Mae says the average graduating senior with at least one credit card had $4,138 in debt on the card.

<table>
<thead>
<tr>
<th>Loan Amount</th>
<th>$22,000</th>
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</thead>
<tbody>
<tr>
<td>Interest Rate</td>
<td>7.90%</td>
</tr>
<tr>
<td>Repayment Summary</td>
<td></td>
</tr>
<tr>
<td>Months in Repayment</td>
<td>120</td>
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<tr>
<td>Monthly Payment</td>
<td>$266</td>
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<tr>
<td>Total Interest Payment</td>
<td>$9,891</td>
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<tr>
<td>Total Loan Payment</td>
<td>$31,891</td>
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