



## Millennials are Redefining the American Dream

*It's no longer just about a house, a spouse, children and a picket fence*

As your financial advisor, I've noticed that Millennials like you are rewriting the narrative of what it means to achieve the "American Dream." Traditional milestones like buying a home, getting married, and having children by a certain age no longer define success. Instead, Millennials are prioritizing financial security, personal fulfillment, and experiences over material possessions – and that's a refreshing and empowering shift.

### Delaying (or Skipping) Traditional Milestones

Unlike previous generations who often rushed to buy homes or start families in their late 20s or early 30s, Millennials are embracing a more intentional timeline. The median age for first-time homebuyers has climbed to 38, and many of you are choosing to live with partners before marriage – or bypassing marriage altogether.

Parenthood, too, is being approached differently. Some of you are delaying having children, while others are opting out entirely, often due to financial considerations or simply not feeling the desire to become parents. These decisions are deeply personal, yet they also reflect the broader economic realities of our time.

### The Financial Realities You Face

It's no secret that rising housing costs, soaring rents, and escalating childcare expenses create barriers to achieving traditional milestones.

Yet, what's remarkable is how resourceful Millennials are in adapting to these challenges.

Studies show that Millennials are often better at saving and investing than their predecessors at the same age. Many of you are taking deliberate steps to pay off debt, contribute to retirement accounts, and grow your wealth through investments.

This doesn't mean you're living in austerity. Instead, you're channeling your resources into what matters most – whether that's meaningful travel, dining out, or investing in your well-being. You're proving that financial prudence and a rich, fulfilling lifestyle can go hand-in-hand.

### Experiences Over Material Possessions

One of the most exciting aspects of working with Millennial clients like you is seeing how your priorities have evolved. Many of you value life experiences far more than accumulating material possessions. A luxurious vacation or a wellness retreat holds more meaning than a bigger car or a designer handbag.

This shift isn't just about social media or chasing Instagram-worthy moments. It's a deeper reflection of your values. You're not waiting for retirement to live fully – you're integrating fulfillment into your everyday life.

## A Cautious but Optimistic Future

Many of you came of age during the 2008 financial crisis, and that experience shaped how you approach money. It instilled a healthy skepticism of long-term economic stability, but it also taught you the importance of saving and investing.

The result? Millennials are building financial resilience at an impressive pace. Nearly all Millennials hold assets such as cash, property, or investments, and your net worth continues to grow. This cautious yet proactive approach is positioning you for long-term financial success.

## A Reimagined American Dream

The “American Dream” is not dead; it’s evolving. For Millennials, it’s no longer just about a house, a spouse, and a picket fence. It’s about personal growth, financial stability, and living life on your own terms.

This version of the dream is dynamic and deeply personal. It balances living in the moment with preparing for the future. You’re proving that success isn’t a one-size-fits-all concept – it’s about crafting a life that reflects your values and aspirations.

As your advisor, I’m here to help you navigate this reimagined dream, ensuring your financial strategy aligns with what truly matters to you. Whether it’s building wealth, planning for travel, or investing in your future, I’m committed to supporting your journey toward a life that’s meaningful, fulfilling, and uniquely yours.