

CONSUMER MILESTONES BY LIFESTYLE CATEGORY

		Transportation	Home	Personal Finance	Travel
Gen Z	13 – 17	<ul style="list-style-type: none"> ▪ Getting rides ▪ Using family car 	<ul style="list-style-type: none"> ▪ Living at home ▪ Living between two homes (divorce) 	<ul style="list-style-type: none"> ▪ First bank account ▪ Debit card 	<ul style="list-style-type: none"> ▪ Family travel
	18 – 20	<ul style="list-style-type: none"> ▪ Buying first car (used) ▪ Using family car 	<ul style="list-style-type: none"> ▪ Away at college ▪ Living at home ▪ Disposable furniture 	<ul style="list-style-type: none"> ▪ Establishing bank account at college 	<ul style="list-style-type: none"> ▪ Spring break ▪ Study/work travel
Millennials	21 – 26	<ul style="list-style-type: none"> ▪ Buying/leasing first car ▪ Renting cars ▪ Public transport 	<ul style="list-style-type: none"> ▪ Renting related to first job ▪ Some nice home accessories 	<ul style="list-style-type: none"> ▪ Establishing first independent banking relationship ▪ Starting a 401(k) 	<ul style="list-style-type: none"> ▪ Budget travel ▪ Travel with friends ▪ Trying adventure ▪ Wedding travel ▪ Travel to see family ▪ Travel for work/extend into weekends
	27 – 30	<ul style="list-style-type: none"> ▪ Trading up cars ▪ Renting cars ▪ Public transport 	<ul style="list-style-type: none"> ▪ Upgrading rental ▪ Purchasing first home if affluent ▪ First “real” furniture 	<ul style="list-style-type: none"> ▪ Managing CC debt ▪ Paying back student loans ▪ 401(k) 	
Gen X	31 – 39	<ul style="list-style-type: none"> ▪ Trading up cars ▪ Buying second car ▪ Buying family car 	<ul style="list-style-type: none"> ▪ Buying first home with partner ▪ Home repairs ▪ Furnishing together 	<ul style="list-style-type: none"> ▪ Managing CC debt ▪ Paying back student loans ▪ Paying mortgage ▪ 401(k) ▪ College savings ▪ Alimony/child support 	<ul style="list-style-type: none"> ▪ Couple travel ▪ Family travel ▪ Educational travel ▪ Travel to revisit and expand interests ▪ Luxury travel ▪ Second home
	40 – 49	<ul style="list-style-type: none"> ▪ Trading up cars ▪ Family car ▪ First car for child 	<ul style="list-style-type: none"> ▪ Trading up ▪ Home improvements ▪ Rental for collage age child 		
Boomers	50 – 65	<ul style="list-style-type: none"> ▪ Trading up cars ▪ Trading-in family car for fun car 	<ul style="list-style-type: none"> ▪ Trading up/trading down ▪ Home improvements ▪ Retirement home ▪ Helping kids buy first home 	<ul style="list-style-type: none"> ▪ Plus, supporting aging parents ▪ Estate planning 	<ul style="list-style-type: none"> ▪ Travel to revisit and expand interests ▪ More luxury ▪ Second home ▪ Visiting children & grandchildren