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## An Investment Guide for Millennials

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While almost a majority of Gen Xers and Baby Boomers invest in the stock market, only a mere one-third of Millennials invest. In today's economy, Millennials experience a range of financial challenges, including student debt, rising rents, and lower starting salaries. A recent study has found that the average retirement age for Millennials will be 75 years old, 10 years older than the average retirement age today. Most young adults do not realize the importance of saving, investing early, and the power of compounding returns in order to be more financially stable in the future.

Over the course of my honors project, I composed an Investment Guide for Millennials in order to provide an in-depth examination of several investment vehicles and securities, offer investment advice, and conduct an investing simulation. More specifically, this Investment Guide dives into the Stock Market, the Bond Market, the Cryptocurrency Market, Mutual Funds, Exchange Traded Funds, and Retirement Savings Plans. The Guide then offers investing advice based on an array of factors that impact one's investing decisions, such as risk, availability of time, and available funds to invest. This section provides an asset allocation mix for a range of investors that possess different financial goals and preferences. Additionally, this section provides a short-term and long-term economic prediction based on current market conditions. Lastly, an Investing Simulation is offered to illustrate the different investments one can utilize in order to grow his or her assets. My hope is that this Investment Guide will inform individuals between the ages of 18 to 34 the importance of saving, investing early, compounding growth, as well as the different investments one can utilize to reach his or her financial goals.