## A Lifetime of Personal Finance, Generation X Second Mortgage Mortgage Free **First** First Job, Mortgage full or part time **First** Major Statutory £104076 Salary: £4818 Car Retirement Age Mean Birth Year Inheritance Married Self-Financed First Child **Second Child Holiday Abroad** Online First Car Finance Banking First Credit Card First Current ---------Account **Second Current Account** First Savings **First Contributions** First ISA Account to Work Pension Covid-19 Highest-ever Highest UK First online International Pension measures cause unemployment Student Loans banking **ISAs** banking crisis causes historic drop in **UK** and Ireland Dot com interest rate autojoin the EEC rate (11.9%) Introduced bubble bursts **Great Recession** UK GDP (9.9%) enrolment service launched China is **UK** fully first direct Black Eurozone Highest Right to debt crisis worlds leaves is UK's first Wednesday Buy council post-war the EU begins largest inflation houses shock telephone rate (24%) economy bank 2004 2001 2002 2003 1989 1994 2009 2024 2029 2039 2044 2049 1974 1979 10 Years 15 Years 35 Years 25 Years 26 Years 27 Years 28 Years 29 Years 30 Years 50 Years 55 Years 60 Years 20 Years 40 Years 45 Years 65 Years 70 Years 75 Years Old Old Old Old Old Old Financial Events Line Life Events Line Personal Finance Line **Investments Line Loans Line** Investment line stations not constructed: Reported by low percentages of people Stocks & Shares < 20% Lines under construction: events anticipated in the future Fixed Rate Bonds < 20% Property < 15% Trust Fund < 15%