



New Perspectives, Inc.

FINANCIAL SOLUTIONS

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A Penny For My Thoughts...

By Ryder Taff

Nancy likes to remind me that I do not have enough grey hair to appear to be a wise old Investment Advisor. At 27, I hopefully have a few more years of my current hair color. I can, however, use my age to provide valuable services to younger clients.

As an Investment Advisor, I am very interested in how people deal with financial issues. In the four short years that I have been working here, I have been exposed to hundreds of people's ideas and methods for dealing with money. As a member of the "Millennial" generation, I am interested in helping others my age develop sound financial habits.

Recently, Susan and I started a more methodical look into the financial habits of our generation. We are reaching out to our friends and the community to see how people approach money and what their needs are. Our goal is to tailor services relevant to the next generation.

Parents want their grown children to succeed financially but often need an independent party standing between them. Financial advisors typically do not reach out to younger clients. But just like in other areas, young people are our future. We hope to help people of my generation reach their goals by getting into healthy financial habits early.

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Money On My Mind

Even with all of the economic growth that we have had over the past few years, there is still a lot of pent up demand. The stereotypes of millennials have had some truth in them. Household formations, birth rates and home buying have all been lower than in the past.

Significant wage growth has been obscured as older, better paid workers have the confidence to retire and younger workers collect their first checks. The graduating class of 2015 has the

best prospects for employment in years! In fact, the unemployment rate for college graduates is only 2.7% and starting salaries are significantly higher than just two or three years ago.

While home sales have not appeared to power the recovery, this may be starting to change. Home sales rose 5.1% in May, with new homeowners making up 32% of the buyers. Birth rates are picking up as well – and bigger families need more housing! Growing families and higher starting salaries mean pent up demand for the goods and services that power our economy. It takes time for all of these things to permeate the economy, but the improving financial standing of young Americans will shape the economy in the coming years.



Need help with your investments? Have questions about your retirement? Seeking financial advice?

Call us at 601.991.3158 or visit us online at www.newper.com.

**Nancy Lottridge Anderson,
Ph.D., CFA**

**Fee-only financial advice
1.00% of assets**



**The Lighter
Side**



What do you call a millennial in the hospital?
Impatient.