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Vested! is a must read for anyone looking to become a smarter investor. McDonald does an amazing job of mapping the terrain of P2P for everyone to understand. As a millennial myself, he has a terrific grasp on why our generation is moving in this direction of investing and how we can become successful through it in a number of ways.

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William McDonald is the founder of The Vested Investor, an organization focused on educating millennials about the next generation of investment opportunities around alternative investments. While a leader of Georgetown University's entrepreneurship initiative, Startup Hoyas, Will also found time to study finance, making alternative investments the perfect passion.

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Millennials (individuals born between 1981 and 1996) number 83.2 million and are characteristically known as the largest, best-educated and most diverse generation in U.S. history.

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And it's not the block of money they control, as millennials spend about \$600 billion a year and are on track to spend \$1.4 trillion by 2020, according to Accenture data.

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The youngest subgroup, now in their late teens to early twenties, is heavily vested in the digital age, is more likely to use ride sharing to own a vehicle, grew up with such financial instability that they have observed college-educated individuals unable to find good jobs and people with 30 years of experience lose their jobs.

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