

\$1.2 Trillion in Student Loan Debt: A 1-2 Punch About to Hit Retail Automotive

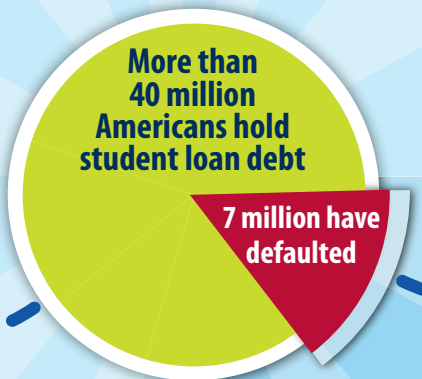
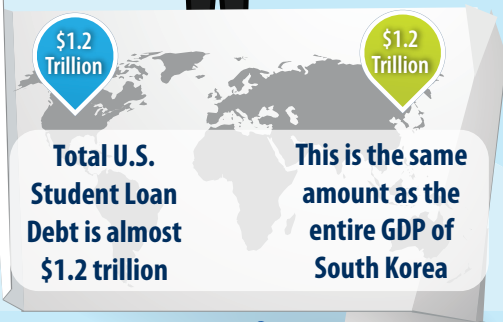


Average student loan debt is \$25k/person

1/3 of student loan debt is now owned by the parents, who co-signed for the loan.

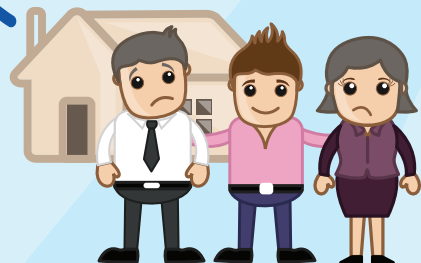


Americans 60 years of age and older now owe more than \$36 Billion in student loans



The unemployment rate for the primary holders of student loans, adults between the ages of 25 – 32, is 8.2%

That is 1 percentage point away from the average unemployment rate in 2009, during the worst of the Great Recession



In 2013, 36% of the 68-million Gen Yers aged 18 – 31 still lived with their parents

Over the past two years, the average retirement age in the U.S. increased to 62

