

You know you're a grown-up when...



You're moving out...

Even if it's into a closet that costs more than you can afford.

Getting your first job may be the top defining moment of adulthood (according to 51 percent of Millennials in *The Hartford's Gen Y Speaks Survey*¹), but moving out of your parents' home is still a pretty big deal (38 percent).



You ask your parents for new tires or brakes for your car as holiday or birthday gifts.

Household appliances or power tools are also acceptable gifts.



A job is not just any job... maybe.

That first job out of college can mean a lot of different things. Forty-three percent of Millennials in *The Hartford's Gen Y Speaks Survey* said their first job out of school was the start of their career. But, there were 36 percent who said it was simply a job to earn money and 21 percent who said it was the chance to get their foot in the door at a company that they liked but not what they wanted to do for a career. Either way that first job matters - a lot.



You're paying off student loans.

The average graduate in 2013 owes \$30,000 in student loan debt, according to an analysis of government data by Mark Kantrowitz.² The deadline for that burden kicks in right as you are starting to gain financial independence.



You get called "ma'am" or "sir."

Much like that awkward moment when you realize you *weren't* carded - and everyone else in line was.



Someone calls you "mom" or "dad."

There's nothing like being responsible for the health and safety of a mini version of yourself to make you feel like an adult. Not too surprisingly, parents in *The Hartford's Gen Y Speaks Survey* said starting a family is one of the top events that make you a grown-up. And most Millennials in the national survey believe you need life and disability insurance to protect your finances once you have a family.



Suddenly, your parents start making sense.

As you've gained more independence, you realize that their advice is actually good, their lectures have purpose, and their jokes are funny. Well the last one might be pushing it. You realize that handling responsibilities, like your own place, is easier to handle with a little help from mom and dad, even if it's just advice.



Your parents stopped paying your bills.

You're paying for insurance, dental work, property taxes, and more. Making financial decisions comes with the territory when you're a grown-up, according to 50 percent of the Millennials in *The Hartford's* survey.



Celebrities make you feel old... really old.

You have started to realize that many of the stars on various 30 under 30 lists are much younger than you.



You're now besties with your siblings.

You've gone from each other's opponent (like fighting over the car or clothes) to being each other's champion.



You need a vacation from your vacation.

Time off can really take a toll - particularly when you can't fully unplug from your laptop and blackberry. Expedia's Vacation Deprivation Study found 67 percent Americans check email and voicemail on vacation and 10 percent of Americans say they can never relax on vacation.³ As an adult, you'd like just one more day to relax.



You seek out discounts.

Yes you've become your mother. You might not bring clipped coupons when you shop, but you have signed up for every online deal site, downloaded apps, and get giddy when an email comes with a new digital coupon. According to an eMarketer report, more than one-third of U.S. internet users subscribe to at least one daily deal and more than one-third purchase deals from these services monthly or even more frequently.⁴



You ask yourself "Where do I want to be in five years?"

The dreaded question has become something you ask yourself more frequently than you're asked. The choices you are making now are often directly related to where you want to be in five months, or even five years.



You've grouped your renters' insurance with your auto policy.

Yes you've become your father. You bundle your insurance for that group discount.



Eating healthy no longer means two pieces of pizza instead of three.

Before, you could eat and drink anything. Now, you're eating antacids and cutting down on soda intake. The Hartford's survey on Millennial milestones found 42 percent of Gen Yers said their Hartford is their greatest asset, followed by their job/paycheck at 26 percent. So you're not the only one working on your fitness.

When do you feel like a grown-up?
Tweet your grown-up moment and let us know
by using **#grownupnow** and **#mytomorrow**

thehartford.com/tomorrow

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¹ "The Hartford's Gen Y Speaks Survey." Online Survey of 529 participants in December 2013.

² Izzo, Phil. "Number of the Week: Class of 2013, Most Indebted Ever." *The Wall Street Journal*, 18 May, 2013. Web. 10 Feb. 2014. <<http://blogs.wsj.com/economics/2013/05/18/number-of-the-week-class-of-2013-most-indebted-ever/?mod=e2tw&mg=blogs-wsj&url=http%253A%252F%252Fblogs.wsj.com%252F%252F2013%252F05%252F18%252Fnumber-of-the-week-class-of-2013-most-indebted-ever%253Fmod%253De2tw>>

³ "Expedia 2013 Vacation Deprivation Study." Expedia.com. Expedia, 21 Nov. 2013. Web. 10 Feb. 2014. <http://viewfinder.expedia.com/docs/default-source/downloadable-pr-docs/stor-16189_vacation_deprivation.pdf?sfvrsn=2&brandcid=social.vf.Sarah%20Gavin.Features.4d0634a7-50ee-63e1-bbde-ff000073f150>

⁴ Erickson, D. "Daily Deal Purchase Frequency." *E-Strategy Blog*. E-Strategy, 3 Jul. 2013. Web. 10 Feb. 2014. <<http://trends.e-strategyblog.com/2013/07/03/daily-deal-purchase-frequency/12414>>

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