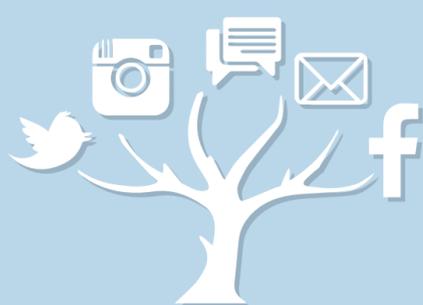


You know you are a leader when...



You are managing your personal brand across multiple social media platforms, not just posting your lunch to Instagram.

- Or another way of putting it is: You are focusing on the networking side of social networking, rather than just the social. In fact, workers ages 25-34 are 1.25 times more likely to visit LinkedIn than the average website.¹
- Eighty-six percent of employees in The Hartford's 2013 Millennial Leadership Survey² believe the use of social media holds some importance to being an effective leader. Twenty-two percent said it is very important or absolutely critical.



You go from just making money to managing your money.

- Consider the value of your paycheck for yourself - and those around you. The Hartford's research found 60 percent of full-time workers have someone else relying on their paycheck.³
- Give yourself a safety net because you work hard for your money and you never know what could happen. Getting disability insurance at work could give you a safety net while you are off the job recovering from a medical condition, such as a broken leg from a winter ski trip or your first baby.



You are calling the shots - meaning making decisions, not only placing an order at a bar.

- The Hartford's 2013 Millennial Leadership Survey² found 78 percent of Millennials consider themselves a leader today in their family and friend groups (64 percent), personal interests or hobbies (50 percent), school (36 percent), and the workplace (35 percent).
- Also, 73 percent of those surveyed said they aspire to be a leader in the next five years. To accomplish this goal, look for leadership opportunities within your company or community group, even if it is a short-term project or campaign.



You find yourself emulating a celebrity's style - and you don't mean fashion.

- You are doing more than tracking what designer a celeb wore or how a player scored the night before. Instead, you find yourself absorbing the business acumen and deciphering the personal brands of successful celebrities - be they in business, art, TV, athletics, music, government, literature, technology, non-profit, or movies - and taking away important points on how they are leaders.



You are organizing a food drive or community clean-up day, as well as your team's happy hour.

- Millennials in The Hartford's leadership survey² said a leader is someone who effects change in the community. Think through the different communities you are a part of - friends, neighborhood, work - and pinpoint what opportunities there are for you to assert yourself as a leader and really improve your community - and possibly the world.



Your smart phone has more business and personal finances apps than games.

- You have realized that your smart phone can help you be smart, particularly with finances. Here's a tip: Start a note in your phone, and write down absolutely every penny you spend for a week. At the end of the week, review any non-essential expense and eliminate it the following week.
- Mobile apps, such as Mint.com, will allow you to keep track of your spending in real time. Check with your bank to see if it has an app so you can quickly check the status of your account at any time.



You go from asking the questions to answering them.

- **Good:** You are no longer the newbie.
- **Better:** You are a mentor for the newest person on your team.
- **Best:** Look for even more experience by getting involved in a co-mentoring program, which can also result in a potential mentor to keep you on the path for leadership.



You are focused on building, tapping into and refreshing your network.

- Just because you have not looked at your college degree since graduation day does not mean you cannot still tap your alma mater for connections. Make sure you are scheduling networking events rather than just social events. Consider informational interviews, too.

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