

# You know you are ready to start a family when...



## Your Facebook feed is an endless stream of baby pictures.

It started with one or two, and then out of nowhere you know more friends with babies than without. And you are so OK with it. In fact, you like every. single. photo.



## You are managing your finances.

- Your expenses will start expanding almost as soon as your family begins growing. The Hartford's research<sup>1</sup> found 60 percent of full-time workers have someone else relying on their paycheck. Millennial women are more likely than Millennial men to have parents and children relying on their paycheck.
- Starting a family means thinking ahead much farther than you might have before. You can plan for the unforeseen future in many ways. Contributing to an employer-based 401(k) or retirement savings plans is one. Think about contributing enough to maximize your employer's match, if they offer one.



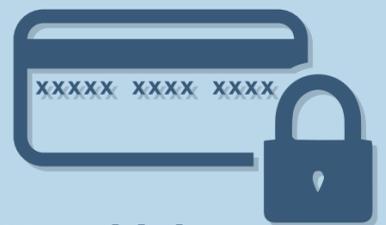
## You have a list of potential baby names.

Do you mentally have a list of relatives' names that you want to carry on with your family? Sixty-seven percent of parents and parents-to-be said they believe a child's name contributes to success in life.<sup>2</sup> So is there any wonder in why parents think through the decision so thoroughly?



## You check out new cars and wonder if it could fit a car seat – or two.

You are also checking out the safety rating. There are so many questions to ask when thinking about starting a family, but this new family addition trumps a sports car any day.



## You think about safety 24/7.

- The world suddenly seems like a dangerous place. You find yourself looking into every form of protection available for your home, car and life in general.
- You also consider helping protect your paycheck with disability insurance, which provides a portion of your income if you are unable to work due to an off-the-job injury or illness.
- Signing up at work means the premiums come out of your paycheck. So, you will never need to worry about missing a payment. You can go back to worrying about which car has the most airbags.



## You download every app with the word "baby" or "parent" in it

Your phone or tablet is tracking anything and everything related to conceiving a child – baby name apps, baby health apps or pregnancy apps.



## You actually read the fine print on your company's policies about maternity or paternity leave.

- You have also checked your company's benefits package – and have signed up for programs to help protect and grow your financial and physical health.
- You may not know it, but pregnancy is the No. 1 reason for women in their 20's to be on a disability claim, according to The Hartford's disability claims data. A paid maternity leave may be funded by disability insurance.
- Some companies offer an Employee Assistance Program (EAP) that includes personal finance help, legal assistance and more.



## You browse baby clothing and toys in stores...just for fun.

- You might have the excuse of a baby shower, but you find yourself wandering into maternity or baby stores in your free time. Even when you don't have a gift that needs to be purchased.
- You are drawn to babies, offering to hold or play with your friends' children.
- If you really want to prep yourself (and your family) you can check with your EAP for free books and resources on pregnancy and bringing home a baby.

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