You know you’re a grown-up when...

**You’re moving out...**
Even if it’s a short term stay in a small apartment, buying your first job can be the two-minute overview of adulthood – buying 50 percent of your adult life in a single night.

**You’re paying off student loans.**
Student loan debt has doubled in five years. One study concludes that 50 percent of students graduate with debt. Here’s hoping you save enough money to pay it off.

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

**You need a vacation from your vacation.**
As you travel, you start to realize that your adults are responsible for the health and safety of a mini version of you (like fighting over the car or clothes) to make sure you have a grown-up.

**Someone calls you “mom” or “dad.”**
Add a new milestone to your grown-up list (like fighting over the car or clothes) to make sure you have a grown-up.

**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 directly related to where you want to be in five, or even five years.

**Eating healthy no longer means two pieces of pizza instead of three.**
Before, you could eat anything you wanted to. Now, you’re weighing calories and cutting down on your soda intake. The Hartford’s survey on Millennial milestones found 42 percent of Gen Yers said their health is their greatest asset, followed by their job/paycheck at 34 percent. Before, you could eat and drink anything. Now, you’re eating antacids and cutting down on your soda intake.

**You seek out discounts.**
You get a senior discount. You’re paying your rent, your insurance, and your auto policy. Yes you’ve become your father.

**You're grouped your renters’ insurance with your auto policy.**
You bundle your insurance for that group discount.

**You get called “ma’am” or “sir.”**
Much like that awkward moment when you think you’re just an old soul and someone else in line was.

**Celebrities make you feel old—really old.**
Celebrities make you feel old—really old. 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’ve grouped your renters’ insurance with your auto policy.**
You’ve grouped your renters’ insurance with your auto policy.

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 related to their career. Thirty-nine percent said it was simply a job to earn money, and if parents who saw 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.

---

