

## REQUIREMENTS OF BEING A GROWN-UP



**Summary:** *Being an adult may seem like a drag with all the responsibilities of paying bills but the important thing to remember is that you have the freedom to do whatever you want.*

The definition of a grown-up is different for everyone. For some, having a car payment or mortgage payment means you have entered the world of adulthood. For others it is turning 21 and finally being able to sit at the bar and order drinks with your friends. While different things mean being a grown-up for different people, there are several things that can help you achieve adulthood status. Here are just a few things that you need to master before you can call yourself a grown-up. Now the big question is whether you want to be a grown-up or not.

### Student Loans

While being a college graduate certainly means you have entered the world of adults, being able to manage your loans mean you know how to be responsible like an adult. The **average graduate has \$30,000 in loans**. Understanding the terms of your loans such as interest rates, ability to consolidate or refinance, and monthly payments will go a long way to helping you understand your options.

### Budgets

Now that you are finally on your own, you are responsible for making sure you can pay rent, the water bill, food, and all the other required bills before splurging on concert tickets. If you are having a hard time making it each month, track your spending to figure out if there is a way to cut back. It may mean you can't eat out for lunch and dinner every meal but being an adult means being smart about money.

### Professional Profiles

Google yourself and see what comes up. If the results are less than stellar or non-existent, then you need to get on top of creating your online profiles pronto. Prospective employers will be conducting searches of you so you want to make sure **what they are finding is better** than your spring break photos.

### Learn

Reality check! Grown-ups don't know everything but they continue learning new things. Attend lectures that are related to your industry or take a class that teaches things other than Biology or other common college classes so that you can put those unique skills on your resume to set you apart from the rest of the candidates. Attending these opportunities will also help you network and meet new people.

### Credit Cards

Chances are you will have a credit card or two. Find one that works for the way you spend money to maximize its benefits. If you travel for work, then consider a card that gives extra points for gas or airfare. If you eat out a lot, then choose a card that gives cash back for restaurant purchases. With whichever card you pick, be smart about how you use it. Utilize the resources out there that can help you **track your credit score**.

### Cook

What is more grown-up like than dinner parties but in order to throw your party, you need to know how to cook. Learn the basics and develop your skills from there. Not only can it be fun to try new foods and recipes, it will save you money.

What made you realize you were a grown-up or feel like a grown-up? Tell us in the comments!

Photo: boston.com