

Has Anyone Seen My Twenties?

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**Has Anyone Seen My Twenties?**

**By Rachel Lane**

Premature aging is spreading across the UK and is particularly prevalent amongst recent graduates

in the UK who, upon leaving university, are plunged straight into fears about the property ladder, pensions and paying off their student debts. These young people graduate at the age of 21, do not pass go and head straight to 35, worrying about their personal finance investments before finding their feet in life.

These un-twentysomethings lifestyles can generally be categorised within two extremes, either not going out at all because they have no money or going out and partying every Friday and Saturday night, because they feel directionless. Groups such as these may not seem particularly worrying, but many graduates are finding that they are working themselves to the bone by taking on two jobs and working seven days a week just to meet their bills. Some young graduates are known to even take on multiple jobs so they can bolster up their salary details for mortgage applications. By doing so, they commit themselves to a loan that can only be repaid through exhaustion.

These characteristics have been assigned to the emergence of the quarter-life crisis, but this epidemic of financial concern tends to be a problem for those who have been through higher education, rather than those who took full time employment straight after leaving school. This represents a worrying trend given the government encouragement for increased school leavers to attend university.

UK graduates find it particularly tough as they are often groomed to believe that they can get good salaries and corporate jobs. Yet many young people leave university only to be hit by the hard reality that the competition is immense and that expectations must be lowered. Some graduates, unable to find work immediately after graduation, get themselves into further debt by taking out career development loans and other forms of commercial borrowing to undertake a further qualification.

Due to the volume of UK graduates on the market, the need to stand out has made life much more competitive. Contacts, professional qualifications, Masters degrees and relevant work experience are now required to help secure a "graduate" career.

Money.net (

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<http://www.money.net.co.uk>

), a consumer finance website, released a recent report

stating that graduates need to check their credit histories when they finish their courses. Richard Brown, the CEO of money.net warned that graduates could face a credit history nightmare at the end of university due to relocation, late payments and low credit. Money.net has taken steps to provide publications which can help students and their families finance higher education, but the sheer scale of the student market now dictates that financial problems go beyond a lack of financial planning.

According to Credit Action (

<http://www.creditaction.org.uk/debtstats.htm>

), a third of prospective

students underestimate the cost of university, with 25% of freshers expecting their parents to foot the bill. Both parents and students apparently underestimate the true costs of university - parents by almost £4,000 and students by over £6,000. A quarter of parents state that they still have adult children living at home and over 14% of parents with adult children have remortgaged their homes or taken out loans to help their children out of the financial quagmire. Student debts and difficulties getting onto the first rung of the housing ladder are given as the main reasons for offspring being unable to leave home. First-time buyers are being required to save harder and for longer to secure their first home, in spite of

a supposedly cooling housing market.

It also seems that parents who try to help out their offspring by giving cash to get them out of their financial struggles may be doing more harm than good according to the NatWest. The report shows that those who accepted payouts from their parents were 25% more likely to then go overdrawn in the future than those who didn't take this form of financial help. Overall a third of young people said their parents had never taught them how to manage their money. If you're a parent and concerned that your children need help with managing their pocket-money, money.net offers a family finance guide with a few suggestions. It doesn't offer a magical solution to student debt, but it might provide some help in financial management.

Resources:

<http://www.creditaction.org.uk/home.htm>

<http://www.money.net.co.uk/student-finance-guide/index.shtml>

<http://www.money.net.co.uk/family-finance-guide/index.shtml>

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### **Roaring Twenties Wedding Theme**

#### **By Kirsten Hawkins**

Whether it's the Great Gatsby or the look of gangsters, a roaring twenties wedding theme can add a fun and unusual spin to any wedding. If you are interested in being united in the look of the twenties, here are some different ideas to get you started.

The 1920's had a style all its own and with a twenties wedding theme, planning will be enjoyable and memorable. Start by transforming your wedding party into an era of "speakeasy" with costumes resembling Eliot Ness, Al Capone, Lucky Luciano, Bugsy Malone, and John Dillinger. You and your future husband can also think about dressing yourselves up as Bonnie and Clyde.

The bride's dress should fit into the twenties wedding theme. Have a seamstress design one with an intermission hemline, making it shorter in front and long in the back. Dropped waistline and pleated skirts were a popular look in the twenties and would make a beautiful wedding dress. For headdress, try a Juliet cap, coronet or a simple band of silk flowers worn lower on the forehead. Don't forget stockings (pantyhose) that have noticeable seams. These were a big look for women of the twenties.

The bridesmaids of the roaring twenties wedding party can dress in flapper dresses with long, dangling bead necklaces, feather boas and seamed stockings. Remember the bright red lipstick. No twenties rendition would be complete without it!

Zoot suits, English driving caps, suspenders and wing tip shoes were the craze for grooms and groomsmen in the roaring twenties. Most tuxedo shops will either carry great selections from this era or know of another shop you can visit to find this great attire.

For a roaring twenties wedding theme, think glittering lights, rough men, and romance. Although known for its crime age, the twenties also became known as the Jazz Age, with the likes of flappers and the Charleston. Music was upbeat and enjoyable, skirts were short and the economy had everyone in high spirits. This is the feel you want to incorporate into your wedding theme.

Think about your invitations and what you want them to say. These will initially set the mood of your guests before they even attend your big day. Include passwords on the invitation and have two friends stand at the door of the reception and ask guests to recite the password if they want to enter. Be original. Use different passwords on different invitations, depending on the guest. If it is an old school friend, use your nickname from high school as the password. If your grandma had a name she called you, use this as her password. Also on the invitation, let your guests know that although they are not required to wear attire fit for the theme, it is welcomed and would be fun.

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Name your reception tables when seating your guests at your roaring twenties reception. Have an 'Al Capone' table, a 'Bonnie and Clyde' table, which can be used for the wedding party, and a 'Lucky Luciano' table. Attach guest names to long cigarette holders that were used in that era.

Another great idea for your roaring twenties theme is to include on the invitations that there will be contests held during the reception. Have the disk jockey play jazz music, swing music and organize these contests. You can include a contest for best dance and best costume. You can also set up a booth for your guests to have their photos taken as a souvenir to take home.

With a roaring twenties wedding theme, your wedding is sure to not be forgotten by your guests and will make long lasting memories for you and your 'Clyde'.

Kirsten Hawkins is an event planner from Nashville, TN. Visit

<http://www.wedding411.net/>

for more

event planning tips, strategies, and resources.

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