

## “GRAN SLANG” – DICTIONARY FOR YOUNG PEOPLE

- Home & Capital Advisers helping inter-generational communication

Home & Capital Advisers has produced a dictionary of “Gran Slang”, designed to help younger people understand and communicate with their grandparents. The equity release specialists recognised there was a vast array of guides on “youth street slang” to assist older people in bridging the generational gap, but nothing on the market to aid teenagers in comprehending the language of pensioners.

The “Gran Slang” dictionary is accompanied by a glossary of “youth slang”, allowing for simple cross-referencing. No longer will the word “mint” (used by teenagers to denote approval) be confused with a request for a hard-boiled, peppermint-flavoured sweet.

Nigel Hare-Scott, managing director of Home & Capital Advisers, says: *“Many of the words used by teenagers today are incomprehensible to older generations, but it must be equally baffling for younger people trying to get to grips with the lexicon of their grandparents. Understanding is a two-way street – and that’s where the “gran slang” dictionary comes in.”*

He adds: *“Slang has been an important part of youth culture for the past century. It’s certainly not a new phenomenon. The language adopted by young people is constantly evolving and changes dramatically from generation to generation. But it’s very interesting to see how many words are cyclical and are reincarnated.”*

Hare-Scott concludes: *“Obviously good communication between generations is important – but particularly so when it comes to financial matters. Before making any major financial decision, we recommend discussing options fully with family members, as well as seeking professional independent advice.”*

### GRAN SLANG: DICTIONARY FOR YOUNG PEOPLE

**Argy-bargy:** *noun* a vigorous discussion or dispute

**Balderdash:** *noun* stupid or illogical talk; senseless rubbish

**Bloomers:** *noun* women's underpants

**Booty:** *noun* any prize or gain

**Bosh:** *noun* empty or meaningless opinions; nonsense

**Bunkum:** *noun* nonsense

**Capital:** *adj.* excellent or first-rate

**Clobber:** *noun* clothes

**Codswallop:** *noun* nonsense

**Court:** *verb* to seek another's love; woo

**Cripes:** *exclam.* a mild exclamation expressing surprise, wonder or puzzlement

**Doodlebug:** *noun* a robot bomb invented by the Germans in World War II

**Doolally:** *adj.* insane, mad or eccentric

**Drawers:** *noun* underpants

**Egg:** *noun* person: "He's a good egg"

**Fiddle-faddle:** *noun* a trivial matter

**Flabbergast:** *verb* to overcome with surprise and bewilderment; astound

**Flapper:** *noun* (in the 1920s) a young woman flaunting her unconventional behaviour

**Flick:** *noun* a movie

**Frock:** *noun* a gown or dress worn by a girl or woman

**Gas:** *adj.* a person or thing that is very entertaining or pleasing

**Gay:** *adj.* having or showing a merry, lively mood

**Golly:** *exclam.* a mild exclamation expressing surprise, wonder, puzzlement or pleasure

**Herbert:** *adj.* a foolish person

**Higgledy-piggledy:** *adj.* confused, jumbled

**Hullabaloo:** *noun* great noise or excitement

**Itsy-bitsy:** *adj.* very small; tiny

**Jaunty:** *adj.* easy and sprightly in manner or bearing

**Jiggery-pokery:** *noun* trickery; fraud; humbug

**Jive:** *noun* swing music or early jazz

**Kibosh:** *noun* to put a stop to

**Knees-up:** *noun* a party or lively gathering, usually including dancing

**Knickerbockers:** *noun* undergarment worn by women

**Lark:** *noun* a merry, carefree adventure; frolic; escapade

**Lickspittle:** *noun* a contemptible, fawning person

**Mint:** *noun* a soft or hard confection, usually flavoured with peppermint

**Mucker:** *noun* friend

**Natty:** *adj.* neatly or trimly smart in dress or appearance; spruce

**Nincompoop:** *noun* a stupid person; fool

**Numbskull:** *noun* a stupid person

**Oftentimes:** *adv.* often

**Oxo (Cube):** *noun (rhyming slang)* Tube

**Palaver:** *noun* profuse and idle talk

**Pictures:** *noun* movies

**Piffle:** *noun* nonsense

**Poppycock:** *noun* nonsense; bosh

**Ragamuffin:** *noun* a ragged, disreputable person

**Rapscallion:** *noun* a rascal; rogue; scamp

**Scallywag:** *noun* a reprobate; a rascal

**Snifter:** *noun* a very small drink of alcohol

**Spiffing:** *adj.* spruce; smart; fine

**Telegram:** *noun* a message or communication sent by telegraph

**Tickety boo:** *adj.* fine, OK

**Tiffin:** *noun* a light meal, esp. at midday

**Tomfoolery:** *noun* foolish or silly behaviour

**Tommyrot:** *noun* utter nonsense

**Twaddle:** *noun* silly, trivial or pretentious talk or writing

**Underpinnings:** *noun* women's underwear

**Urchin:** *noun* a mischievous boy

**Video:** *noun* a videocassette, especially one containing a recording of a movie or television programme

**Wag:** *noun* a person given to droll, roguish, or mischievous humour

**Whippersnapper:** *noun* someone who is unimportant but cheeky and presumptuous

**Wireless:** *noun* radio

**Yarn:** *noun* a long, often elaborate narrative of real or fictitious adventures; an entertaining tale

**Yoo-hoo:** *interjection* exclamation to get someone's attention

**Zeppelin:** *noun* a rigid airship having a long cylindrical body supported by internal gas cells

## YOUTH SLANG: DICTIONARY FOR OLDER PEOPLE

**Ayrton:** *noun* ten pounds. Rhyming slang for *tenner*, from Ayrton Senner, the motor racing driver

**Bad:** *adj.* good, excellent

**Bling:** *noun* flashy, ostentatious jewellery

**Blood:** *noun* a friendly term of address

**Booty:** *noun* buttocks

**Buff:** *adj.* attractive, fit

**Chav:** *noun* derogatory term for a person, usually poorly educated and of working class origin who dresses in designer sportswear

**Crew:** *noun* close-knit group of friends

**Crib:** *noun* residence, dwelling

**Diss:** *verb* to disrespect, ridicule, insult

**D'oh:** exclamation to denote general despair or disappointment. Popularised by the character Homer in the US television series "The Simpsons."

**Evils:** *noun* a hateful look

**Facebook:** *noun* social networking website

**Fit:** *adj.* attractive, sexy

**Gay:** *adj.* general disparaging term

**Gnarly:** *adj.* cool, excellent

**Hip Hop:** *noun* a popular urban youth culture, closely associated with rap music

**Homeboy:** *noun* a male friend or acquaintance

**Innit:** *exclam.* a questioning statement: “Newsnight was thought-provoking last night, innit!”

**Jiggy:** *adj.* cool and in touch with what's happening and respected

**Ladette:** *noun* a female equivalent of a male who might be considered 'laddish'

**Later:** *exclam.* goodbye

**Lol:** *abbr.* laughing out loud

**Ker-ching:** *exclam.* the sound of a cash till ringing, expressed to signify monetary profit

**Kickin':** *adj.* full of life and energy

**Minging:** *adj.* unattractive, unpleasant, undesirable

**Mint:** *adj.* excellent

**Nang:** *adj.* great

**Phat:** *adj.* excellent, desirable

**Random:** *adj.* cool, excellent, great

**Rank:** *adj.* disgusting, ugly

**Rents:** *noun* parents

**Safe:** *exclam.* an expression of agreement

**Sick:** *exclam.* excellent, good

**Trolleyed:** *adj.* very intoxicated by drink

**VPL:** acronym for “visible panty line” – occurs when the outline of one’s underpants becomes visible through one’s clothes

**WAG:** acronym used by the tabloid press to describe the **Wives And Girlfriends** of high-profile footballers

**Wack:** *adj.* bad, wrong, worthless

**Wicked:** *adj.* cool

**X-Box:** *noun* video game console

**Yo:** *exclam.* a greeting: “Yo, Blair!”

**Yoot:** *noun* a child, children

## **About Home & Capital**

- Home & Capital is a leading specialist in equity release, and was established 30 years ago in 1978.
- As a founder member of SHIP, the industry body established in 1991, Home & Capital Trust was closely involved with establishing standards for consumer protection in the equity release industry.
- The Home & Capital Trust Group Ltd is an equity release specialist which has businesses that focus on providing home reversion products (Home & Capital Trustee Company Ltd), a whole of market adviser business (Home & Capital Advisers Ltd) and an administration business (Home & Capital Trust Ltd) which manages some 2000 properties for the group and third party investors.
- Home & Capital Trustee Company Ltd provides a range of Home Reversion products, which are marketed solely through financial advisers.
- Home & Capital Advisers Ltd specialises in advice to homeowners of 55+, and focuses on providing the best equity release solutions to suit individual needs and circumstances from providers in the whole equity release market who are SHIP members.
- Home & Capital Advisers is winner of the 2008 What Mortgage Adviser of the Year award and runner-up in the Best Equity Release Mortgage Broker category at the Mortgage Strategy Awards 2008.
- Home & Capital is the winner of the Moneyfacts 2007 & 2008 Best Home Reversion Provider Award.
- Independent and privately owned until 2006, Home & Capital was then acquired by Sovereign Reversions plc, which is listed on AIM.