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“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

Bloomers: *noun* women's underpants

Booty: *noun* any prize or gain

Capital: *adj.* excellent or first-rate

Clobber: *noun* clothes

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

Doolally: *adj.* insane, mad or eccentric

Drawers: *noun* underpants

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

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

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

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

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

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

Palaver: *noun* profuse and idle talk

Pictures: *noun* movies

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
Tomfoolery: *noun* foolish or silly behaviour

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'

Laters: *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

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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.