

# Fashion sense

By Kailee Joudrie

As women, we all yearn to look beautiful. No matter if it's the girl next door, the tomboy, the gothic chick or the drama queen, some sort of beauty is the staple to femininity. Most importantly, beauty emanates from the inside - from the heart, as it should.

But sometimes, we need a bit of help to allow the world to understand and see our individual beauty. This is where fashion comes into play.

The way you dress your body is your statement to the world.

We are living in a world where first impressions are usually last chances, so you had better make it last.

The key to dressing successful is

to feel comfortable yet look presentable in every situation. To clarify on the levels of comfy: answering to door in your sweats



Insert: Twiggy, fashion icon. Recently in the spotlight for her work with America's Next Top Model

is one thing, and is perfectly respectable. A nice pair of jeans, flats and a tee to school is another and yet again, appropriate. The cozy, pink pajamas you wore to bed last night are not okay to wear to class in the morning.

Fashion is misleading - to be trendy is not necessarily fashionable. Trends are ambiguous, ever-changing styles that are not always flattering to everyone, so you must find what fashion means to you. Dress your own body to minimize awkward parts of yourself and flaunt what you love. We aren't all runway models and its okay to have a few aspects of ourselves that aren't our favorites!

Don't be afraid to put personality into your wardrobe, and customize it to yourself.

Just be wary of what works with

your body and what doesn't.

Although we were taught as kids to ignore what everyone else thought and be our own persons, this isn't so true in the fashion world. Sadly enough, as stated above, people are crucially judgmental and sometimes if what you're wearing isn't up to snuff, neither are you.

There are all different types of styles in this world and on this campus.

Each and every one is capable of brushing off on a passer by if introduced with conviction.

Having your own sense of fashion is essential to uniqueness and individualism.

Be certain to apply the idea of fit and to take note of what is frumpy and what is très beau in your sanction of style!

## Half of University Students Underestimate Costs of Education

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TORONTO, Sept 7, 2007 — The cost of a university education is skyrocketing past students' estimates and pushing them into debt that will delay them from future milestones, such as purchasing their first home.

According to a study conducted by BMO Bank of Montreal, more than half of students polled underestimated the cost of going to university by as much as 34 per cent while almost half admit to having run out of funds.

Moreover, while students acknowledged they could be faced with debt after university, many of them admitted they are not taking pre-emptive steps such as getting advice from their parents or a financial expert.

Most students said it will take them an average of five years to repay their student debts and acknowledge they will be forced to delay purchasing a home or initiate savings and investments. Almost 20 per cent of those who go to school in their hometown say they will have to continue living with their parents in order to pay off their debt, while nine per cent of those who go away to school say they will be forced to move back in with their parents.

"Students accept that debt will be a way of life after university, but more than half of the high school graduates we polled said they haven't done a budget for their first year," said Sid Chopra, Director, BMO Bank of Montreal.

"It is crucial students develop strong financial planning skills

early so they can minimize the burden longer term."

The study reveals students are unprepared for the numerous day-to-day expenses associated with university life, such as fees, entertainment, groceries, transportation and health care.

"While many parents advise their children to seek expert financial advice after they graduate and begin their careers, most fail to recognize the value of seeing a financial advisor to help budget education expenses," said Mr. Chopra. "BMO has trained financial experts who can help students establish a realistic budget and provide advice on managing day-to-day expenses.

Mr. Chopra, said banks, transportation providers and other retailers all vie for student customers and will offer suitable dis-

counts to attract their business.

"Be smart about where you spend your money and how you spend your money," said Mr. Chopra. "Student discounts can help you significantly lower the day to day cost of going to school."

BMO also recently introduced the SPC Mosaik MasterCard to help students maximize their use of discounts and savings on clothes, food, entertainment, travel and other services at more than 110 merchants in 10,000 locations across Canada. In addition, the new

card can help students attain a strong credit rating, which will be crucial in getting approval on car loans, business loans and mortgages after graduation.

The study was conducted by TNS Canadian Facts from Aug. 14-19 and polled 1,017 students across Canada.

All data was weighted by age, gender and region to achieve a true representation of 18- to 24-year-olds in Canada. A copy of the full report is available upon request.

