## Top Ten Topics to Consider with Boomerangs by, Dotsie Bregel

The Boomerang Generation describes the generation of young adults born during the 70s and 80s. The term refers to the children of baby boomers who are finding it tough to make it on their own so they are landing back in their parents' empty nests.

Some have begun or finished college. Others can't find jobs. Some have jobs, but want to save money. Others may have young families and can no longer swing the monthly finances it requires to keep a family in tact. Some have credit card or college loan debt they can't seem to pay off.

Empty nests are filling up, and in some instances, becoming crowded.

Should you find yourself in this situation, there are definitely advantages and disadvantages. With proper planning all parties may be able to benefit.

Before they arrive at the door with clothes, furniture, sporting apparatus, and all the electronics, try discussing an appropriate period of time for them to live at home. Alert them to the fact that this is not a permanent situation. If they are moving home to save money, help them with a budget that will allow them to move out within your schedule.

Some families find it beneficial to write contracts to keep everyone on track. Here are the top ten topics for the contract:

- One must be actively seeking employment, if unemployed
- One must save x number of dollars per month
- Curfew time, if any
- The coming and going of friends at all hours of the day and night
- The expectation to call if not returning home that evening
- Music and TV audio levels
- Job sharing food shopping, cleaning, cooking, laundry, etc.
- Financial responsibilities car, gas, car and health insurance, food, etc.
- Who has first preference on the main TV in the home
- What is a practical move out date?

Some of these may sound silly, but it's important for the younger generation to know precisely what's expected of them upon their arrival home. Topics such as curfews and music can become argumentative if not discussed ahead of time. That is why it's important for parents and children to communicate before the kids return. Planning ahead makes for happier living.

Boomerangs are old enough and have enough life experience to know that living situations work best when everyone is getting along and sharing responsibilities. Young adults and parents living in one nest can work. If you find yourself in this situation, why

not use it as a time to draw nearer to your young adult child and enjoy one another's company. After all, this won't last a life time. One can only hope.

Dotsie Bregel is Founder of the National Association of Baby Boomer Women, <a href="https://www.nabbw.com">www.nabbw.com</a> and the wildly popular Web site <a href="https://www.BoomerWomenSpeak.com">www.BoomerWomenSpeak.com</a>, the # 1 site for "baby boomer women online. She is passionate about empowering and educating midlife women. Dotsie has been mentioned in *Time* magazine and *AARP Bulletin* among dozens of newspapers across the nation. She frequently does radio interviews and appeared on *The Early Show* (CBS) with Dave Price. You may contact her at dots@boomerwomenspeak.com or 1-877-bboomer.