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All my friends are talking about going to uni – I'm not sure. The idea of coming out with a degree and a student loan to repay worries me. Are there any other options?  
**Lauren Davison, 18, Bishop's Stortford**

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In recent years, the need to go to university has been overwhelming. With hopes of career-flourishing prospects, and, needless to add, independence away from the parental home, it is little wonder why thousands of students flock to the many institutions across the country...only to return debt-ridden, exhausted (from working hard, playing harder) and, quite sadly, with pointless degrees. Of course, I am detailing the extreme here, but it is a lot more common than most students and the government dare to admit.

What school leavers need to realise is that although gaining a degree is a great achievement, there are many more esteemed achievements and qualifications to be gained outside of university. How about exploring the apprenticeship route? Local Conservative MP for Harlow, Robert Halfon, is a great advocate for such vocational training, realising that 'If you give young people real opportunities of skills and trainings, you get them off the street, give them stability and a real chance of a job for the future.' The emphasis really is on the practical and productive elements of apprenticeships which can give a real sense of a promising future – without student debt and with hopes of high qualifications.

If university isn't right for you, then something else will be. Take what you know and relish it, and with a sense of confidence you can be all that you want to be.”

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I'm getting married in 2011 and my fiancé (who is much wealthier than me) has mentioned that we should investigate a pre-nuptial agreement. Apart from being a passion killer I thought pre-nuptials were only for celebrities and German heiresses. Do I stand to lose or gain from such an agreement? **This person wished to remain anonymous for obvious reasons...**

Perhaps it's best I don't comment on the 'passion killer' bit! But what I do know is that a 'pre-nup' is an agreement entered into prior to marriage, which sets out how a couple would want their assets to be divided in the event of divorce – and they're not just favoured by the rich and famous!

For example, anyone marrying may already have accumulated assets prior to their marriage, which they would want to preserve: Older couples may want to ensure that any inheritance they leave goes to children from a previous relationship rather than 'the new wife'; those entering into a second marriage may just have the "once bitten, twice shy" attitude and some individuals may be entitled to family wealth which the family itself may want to protect from an 'outsider'.

However, pre-nuptial agreements are not legally binding in England and Wales.

When a couple divorces a Court will, unless an agreement is reached directly between the parties, make an Order which it feels is a fair and reasonable division of the parties' matrimonial assets and income at the time of the divorce. Various factors such as income, earning capacity, obligations and needs, the existence of dependant children and the standard of living that they enjoyed prior to the breakdown of the marriage are taken into account. Until now it has been for the judge hearing the matter

to decide how relevant the pre-nup is and how much weight to place on it.

However the recent German heiress case is the first time an English Court has actually upheld a pre-nuptial agreement in a divorce case. This now means if a pre-nup has been agreed which involves full and frank disclosure of both partner's financial assets and proper legal advice has been taken by both, then the pre-nup should be upheld upon divorce.

So let's look at a few 'home truths'. Pre-nups often get signed when couples are in love and the consequences of divorce are simply not on the agenda. They may also undermine the very trust-based values of a marriage and, when it comes to divorce, if a judge must defer to a pre-nup then that judge's power to order a fair award is removed.

So (name of questioner), be wary! Your fiancé is wealthier so a pre-nup suits him not you and, perish the thought, if you divorce you may be worse off because the court will have to take it into account.”



**Who better to turn to for advice in all matters matrimonial than local solicitor, Joyti Henchie, Partner and Head of the Family Department at Attwaters [www.attwaters.co.uk](http://www.attwaters.co.uk)**