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ITS FINAL SLICE
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BOSTON
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More debt, less work for grads

► Real world not so kind for students who've just earned their degrees ► Recent college and university graduates face 'highest debt in the history of this country'
► City program aims to give financial help to young adults in down economy {page 02}

Money. Death of the American Dream



► The American Dream once meant anything was possible. Now, young workers are just happy if they can find a job. {page 08}

ADVERTORIAL
Welcome to
The Wild,
Wild North.



Who are the
Alaska State Troopers?

They are the first line of defense on the last frontier, the roughly 400 state troopers who patrol the rugged and unforgiving terrain of America's largest state — Alaska. One of the toughest law enforcement agencies in the nation, these officers often travel hundreds of miles in piercing subzero temperatures to uphold the law. Responding by land, air and sea — with backup sometimes days away — they face danger to protect the people and wildlife of Alaska.

In a state where just about every resident is armed, any scenario a trooper confronts could be fatal. Wildlife Trooper Sgt. Scott Quist explains what it's like approaching hunters: "One thing that's a little bit different about our version of law enforcement is that when we go on patrol, when we contact people we know a few things. We know that they will have guns, they will have knives, and they'll know how to use them."

Whether performing search and rescue missions on a frozen river or arresting a snowmobiler for a DUI, the challenges an Alaska State Trooper faces are diverse, but one thing is for sure — *these are not your average cops.*

ALASKA STATE TROOPERS
WEDNESDAYS 10P^EP
NEW SERIES PREMIERES TONIGHT



NATIONAL
GEOGRAPHIC
CHANNEL

natgeotv.com/alaska

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In the news

Swastika sparks probe

A swastika and the word "Obama" found carved into the ground at a Lakeville golf course has local authorities and the Secret Service investigating the matter, according to news reports. The vandalized green was discovered Monday morning.

● METRO/GS

In the news



More charges for DiMasi

Federal authorities have slapped an extortion charge against former House Speaker Sal DiMasi, who already faces mail and wire fraud charges as part of a growing corruption case. The indictment handed down yesterday says that DiMasi took payments to "further the interests" of a software firm with the state. ● METRO

Sentencing today in 6 House stabbing

BOSTON. A Dorchester man will be sentenced today on voluntary manslaughter charges in connection with a fatal brawl in a South Boston bar.

Bernard Piscopo, 40, faces up to 20 years in prison for stabbing 26-year-old Adam Rich, of Revere, multiple times inside The 6 House on West Broadway early on June 17, 2007. Piscopo, originally indicted on second-degree murder charges, was acquitted of assault charges stemming from another stabbing in the incident that injured a 24-year-old Malden man.

Prosecutors testified during that Rich was involved in a fistfight at the bar before Piscopo intervened. After he was kicked out, Rich returned and attacked Piscopo, who in turn stabbed Rich seven times.

Reports at the time suggested the fight began over a spilled drink. ● METRO/TL

NICOLAUS CZARNECKI/METRO

Weather. Rain



▶ Another wet day

Raindrops, temperature drops hit Hub

Early showers left many walkways, like the Commonwealth Avenue mall, covered with puddles yesterday. Cooler temperatures are expected for the rest of the week.

Welcome to the real world, kids

▶ No jobs, big debts and little credit are realities confronting college graduates today ▶ City program offers solutions for 20- to 34-year-olds

NICOLAUS CZARNECKI/METRO



▶ Many young adults are questioning how to handle their financial future and past loans.

With scarce job opportunities for new graduates in Boston, debt is piling up for many of those out on their own for the first time and looking down the barrel of hefty school loans.

"This generation is coming out of school with the highest amount of debt in the history of the country," said Devin Cole, manager of Onein3Money, a Boston Redevelopment Authority initiative to help young people manage their money.

According to Nellie Mae, the average cumulative debt for students coming out of undergraduate

"Tight credit is the biggest problem. Tight credit in a bad job market is kind of a perfect storm."

JENNIFER LANE, OWNER OF FINANCIAL CONSULTING FIRM COMPASS PLANNING ASSOCIATES

and graduate school in 2007-2008 was just under \$50,000. Further, according to Tamara Draut's "Strapped: Why America's 20 and 30 Somethings Can't Get Ahead," the average worker between 25 and 34 spends 25 cents on every dollar earned paying off debt.

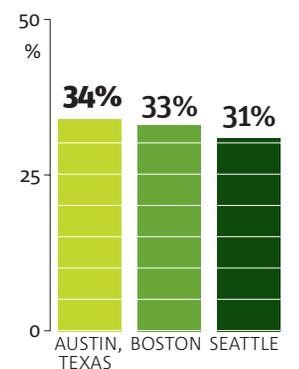
Matt Brownell, 24, editor at Ictus Initiative gives the "opposite perspective" as a contributor to the ONEin3Money blog.

"It's hard to impose a degree of self-discipline on yourself in certain situations," Brownell said. "When you're young and living in a city and friends are going out to a bar, [it's] hard to say 'going to have to pass.' Something about being young and living in the city automatically makes you inclined to spending more money than you should be."

MELISSA LEITER
melissa.leiter@metro.us

The one in three

According to the 2000 U.S. Census Bureau, Boston has the second-highest population of 20- to 34-year-olds in the nation.



Know where the money goes

19.7

Percentage of 2009 graduates who have gotten a job, according to the National Association of Colleges and Employers

Boston's Onein3Money is an extension of ONEin3Boston, a program focused on housing, civic engagement, networking, cultural life and entrepreneurship. The ONEin3Money program revolves around financial matters for an age group that

makes up one-third of the city's population.

"When a young person is in Boston, we want to make sure they have connections and resources that can help them stay here," said Devin Cole, ONEin3 Boston manager.

● METRO/ML

Next event

The next event is the ONEin3 Money night in Dorchester Oct. 21. Jennifer Lane will lead the seminar on personal finance. Sign up at onein3dorchester.eventbrite.com.



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