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If You'd Keep Off The Red Side of the Ledger

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RING out the old, ring in the new—so say thoughts the next few months. Battling old depression, students arm themselves with pencil, paper, and good resolutions, and set to work. So then—resolve to start keeping a budget, or keeping a better budget.

Money, money, money! It seems to be in most minds at least half of the time. "Should I buy this dress or do I need a new pair of shoes?" The habit with most students seems to be to spend as long as there is anything in the pocketbook or a balance on the checking account; but if Dad doesn't replenish the account or when after graduation there is a job on a salary basis, there may be anxious moments resulting. After a suitable scheme has been devised, and one has formed the habit of making it work, at last, there may be some peace of mind. Money seems to go farther for the girl who consults her budget before buying. The budget frequently says, "No, not this month." She takes the tip and finds that is pays.

Why do girls often say, "I just can't keep a budget; it takes too much of my time." The budget fails most often because it is too rigid. If worked out on a monthly basis, there is possibly more chance for success. Lita Bane, who was a recent visitor at Iowa State College, says it takes time because the keepers of the budgets are too exact. Accounts ninety per cent correct are better than none at all, she believes.

Whether students are going through college on Dad's checking account, S.-R.E. work, loans, school funds, or possibly money saved from some previous job, each student can keep a budget. It is easier if the monthly income is fixed, but if it is not, a conservative amount must be estimated. Each student knows approximately how much she'll be paying for board, room, registration, house dues, and such. Surely even students have some idea how much they spend for all the little extra things.

MISS BANE says that to arrive at an individual ideal budget, first, put down present expense; second, put down the amount laid aside a month for investment and reserve fund; third, adjust one's living expenses to the best advantage and so achieve the surplus wanted; fourth, follow the budget; fifth, check one's self every 3 or 4 months to see how well the budget is being conformed to; sixth, make a new budget when there is change in income, health or family relationships; and finally, really try the budget before condemning it.

An inexpensive budget book has been a big help to students. Check book expenditures can be noted; a pocket memorandum is a convenient place to jot down cash expenditures. Each month copy all the expenses, and carry the excess over as receipts.

The virtues of a planned economy might well be considered. Budgeting has never taken on such important aspect as today when hundreds of people have had drastic reductions in incomes. Forming the habit of keeping a budget prepares students for after graduation, when the first pay check comes. Besides, a budget is interesting as a reference to know where the money goes. A budget gives a sense of financial success, not because it enables one to get more than a dollar's worth in return for the dollar she budgets, but it prevents her from trying to do more than is humanly possible with the income at her disposal.

MOST girls at Iowa State don't have to worry about having too much time, but how often one hears, "If I only had more time!" Do these students budget their time? Freshmen are required to list the tasks and the amount of time required with the frequency of each. How many senior college students still have a plan? Some students with innumerable activities say that if it wasn't for the budgeting of their time they simply couldn't do nearly all the things they now do. An easy plan is to list, just before going to bed, the many items to be done the next day. It's so gratifying to be able to check off the things before the end of the following day.

Isn't it easy to see that the budget gives peace of mind instead of worry, order rather than chaos, and foresight in place of chance? No one who has kept a good budget for 3 months will ever go back to ragged planlessness. Do join the students already keeping a budget; they have found it a real way to live!

Burn Midnight Oil

(Begin on page 3)

forming abnormally severe tasks.

Can it be that we are careless with our eyes? If any of us were asked with which one of our five senses of seeing, hearing, smelling, tasting or feeling we would be least willing to part, most of us would say, "Seeing."

Seventy-five percent of all we do depends upon our ability to see. In other words, three-fourths of our work and play uses our eyes—and 25 percent of our energy is used up, too, in seeing when we have good light; even more is used when either the eyesight or the light is poor.

Scientists report the following degree of damaged eyesight among people of various ages: Grade school—20 percent; through college—40 percent; 40 years—60 percent; 60 years—95 percent.

When 7:30 comes around at night, most of us turn on a 40 or 50-watt bulb in a study lamp and proceed to make an effort at absorbing a little chemistry.

(Turn to page 14)