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Figure Juggling

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Figure Juggling

"It should be simple," says Dorothy Goeppinger, fresh from Home Management experience.

Use your sense and watch your pennies! The simplest type of budget would be one which included three heads: income, savings and expenses. You will probably want to divide expense into several subheads such as food, clothing, rent, recreation etc. Each person's budget will have to be worked out individually. The simpler it is the more likely you will be to abide by it. Convenience and simplicity are talking points for nearly everything.

Do you seniors realize that in just a few more weeks you will be completely through with college life? In June you will have to discard your favorite "flats," anklets, hairbows and slang for more conservative clothes and dignified conversation. Next year, if you come back to visit Iowa State College you will come back as devoted wives or semi-experienced business women. You will have forgotten, temporarily, what a Union coke is and will be devotees of good wholesome milk, since the latter contains more vitamins per nickel.

In order to spend wisely in the next year it is necessary that you know exactly how you have been spending your money in the past. To do this, it is wise to keep a daily account of everything you spend. Each time you get a coke, record it. At the end of the month you may find too many cokes are your reason for not being able to afford that luscious fuzzy sweater in a store window.

Start tomorrow in order to have a few months record of your expenses. Those of you who have kept such accounts for the past 4 years have a decided advantage over those who have not. You will have a definite record upon which to base your evaluations for the coming year.

Have you seen one of the twenty cent student expense books sold at the College Book Store? Ask to see one the next time you’re there. About 125 students buy these account books every year. This is proof that some students have been giving budgets serious consideration.

If you are seriously prejudiced against financial plans or accounts, probably no article, speech or lecture will be able to convince you of their merits. However, your reasoning may have some foundation. Perhaps you’ve avoided a plan because it seemed like an unnecessary addition to an already "too busy day," or maybe you tried an account for several weeks and then gave it up. It’s possible that you feel as one married man who said:

"The trouble with budgets is they’re nothing but ‘thou shalt not.’ They don’t allow for any fun or for any foolish expenditures, and they make you think you have committed an unforgivable crime if your books don’t balance. I’d like a budget that promises to get me things I want instead of keeping me from getting them."

This man simply took his budget too seriously. A plan should be a guide for us, not a controlling factor. Next year most of you will be working in large cities such as Chicago and New York. It would be a shame to deny yourselves the opportunities in education and recreation that these places offer. Although many of the best things in life are free there are some things that require cash on hand. Probably the chief reason for the millions upon millions of abandoned budget books is that the planners have made them too complicated. After all, budgeting is not so much of a mathematical problem as it is a psychological problem. All of you can do simple arithmetic, but the nuisance is to have to ponder over column after column of addition. If financial plans were made simpler they could be of more value because the record would be kept more regular. If you can’t balance the budget 100 percent don’t let it worry you too much. Three cents one way or the other will not ruin you financially.

Get into the account habit. Give it 10 minutes each day and watch it work for you. After you have a fairly good estimate of your spending habits, work out your individual plan or "budget."