

How to keep track of your money

By MARGARET MILLER

You can get a handle on the disappearing dollars in your budget and at the same time help compile a profile of spending in this area by participating in a program coming this week.

Computerized budget analysis will be offered by the Wayne County Cooperative Extension Service on Thursday, Friday and Saturday, Feb. 5-7, in the center of Livonia Mall.

In a stop by one of the computers that will be "fed" by representatives of the extension service, householders may take part in the first part of the program, called "8 Watch."

This means they will fill out a form detailing net income and monthly estimates for food, rent or mortgage, utilities, car payment, gas, installment debt and savings.

"Their budgets then will be compared with other families of similar size and income," explained John Criner, extension home economist heading the new program at the mall.

Then the computer will flag expenditures that differ significantly from the average, and an observation sheet will be given to make suggestions for adjustments that might be made.

THAT TAKES JUST a few minutes, Mr. Criner said.

Families who want to get into more detailed budget planning also will have a chance to enroll in the second phase of the program, this one called "Steps into Spending."

This will be conducted through the mall, with a packet to be supplied by the extension and participants receiving individualized computer printouts.

These will detail cash flow summaries, monthly and yearly spending plans, debt repayment schedules and a financial statement.

An optional section of that program will allow families to forecast changes in income or expenses.

The computers will be set up from 24 p.m. Thursday and Friday and from noon to 5 p.m. Saturday.

Those planning to stop by should have figures on income and expenditures in hand and be prepared to spend a few minutes with Mr. Criner or one of two program assistants, Pat Oldenkamp and Judy Knitter.

SIMILAR PROGRAMS are being conducted by extension home economists in other parts of Michigan—Lansing, Okemos, Kalamazoo, Farmington, Grand Rapids, Troy, Pontiac and Taylor.

When the program is completed, the extension, which works with Michigan State Uni-

versity, will have the beginnings of a picture of how Michigan families spend their money.

"I want to emphasize," Mr. Criner said, "that all the figures compiled will be completely confidential. No names will be used in the putting together of a profile. In fact, those participating in the 'Steps to Spending' program may, if they choose, have the mail addressed to Occupant."

She said the extension office often receives calls from householders wondering how their budgets compare with those of others in this area.

"We receive figures from the U.S. Department of Agriculture and the Department of Labor," she said, "and the va-

riety of other sources have compiled some low and medium income expenditure figures.

But we have no comparison figures for the area, and we think a profile like this would be most useful.

The new approach, at its original planning stage, was the work of two MSU family resource management specialists, Anne Field and Irene Hathaway and is in part the outgrowth of the Clifton Plan, a computerized budgeting system developed in Iowa.

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John Criner, MSU cooperative extension home economist, checks a budget book that will be used in an extension program coming to the Livonia Mall this week. (Staff photo by Sherry Kahan)

Poetry contest open to public

A \$1,500 grand prize will be awarded to the new poetry competition sponsored by the World of Poetry, a monthly newsletter for poets.

Poems of all styles and on any subject are eligible to compete for the grand prize, or for 49 other cash or merchandise awards. Second place is \$500.

Contest chairman Joseph Melton says, "We are encouraging poetic talents of every kind and expect our contest to produce exciting discoveries."

Rules and official entry forms are available from: World of Poetry, 801 Portola Dr., Dept. 211, San Francisco, Ca. 94127. Contest closes Wednesday, March 31.

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