

# How shall we manage our money?

"On the sheet of paper you have just received, list 20 things you really enjoy doing."

The couples in the room, all of whom intend to be married in the very near future, cast quick romantic glances at each other and began listing activities vigorously and with no idea of what their next task would be.

"Now," said the instructor as the couples finished, "put a dollar sign next to each activity that would cost you \$5 or more to do."

As dollar signs began accumulating, nervous giggles said more than words could ever say.

**MRS. JANICE KUKAR** and Mrs. Marilyn Rudcinski conducted the recent four-hour program at Oakland Mall, Troy, aimed at potential newlyweds.

According to the couples who attended, the program offered a wealth of information as they plan that momentous march to the alter.

Mrs. Kukar is the Oakland extension home economist for the Michigan State Cooperative Extension Service, sponsor of the program. Mrs. Rudcinski is Macomb's extension home economist.

**BOTH WOMEN** found past programs so effective in reaching young people that they are going full speed ahead with plans for future sessions.

February's program focused on money management and communication within a marriage.

Al Abraham, credit counselor for Credit Counsel Centers of Michigan, was a guest speaker.

**HE EMPHASIZED** the great impact that money, or the lack of it, will have on a marriage.

Abraham asked the couples to list the major expenses (food, housing, insurance, transportation) that they would need almost as soon as they stepped out of the church doors, if not sooner.

As the couples looked at the number of items they would need, just for survival and second for security, Abraham said, "We just want you to get an idea of where you are going, and what it is going to cost you."

**WARNING THE** couples to use common sense and forethought in

all major purchases, Abraham added that the cost of food can drain families today.

"When you start out, you're going to spend \$30 a week minimum on food. People are going to come over to see your new place and they're gonna' eat your food and drink all your Faygo!"

This may sound funny, he said, but couples have found that the constant flow of visitors in the beginning is quite expensive.

**ABRAHAM** pointed out that the price of gas should not be underestimated. It can wipe out a wallet in a month when added to all the other expenses.

"I'll get a bike," said one young man.

"Do you know what a bike costs today," Abraham chuckled back.

**"IT'S REALLY** important that you make decisions together on money," Abraham said. Although he hesitated to describe the average couple and the ideal budget, he did advise members of the audience to find out what their individual needs are and budget accordingly. He added that "conservatism" is the password in the budget game.

Renters' insurance, according to Abraham, is very inexpensive and is something renters should not be without, unless, of course, replacing household appliances or a wardrobe poses no financial threat.

Abraham advises couples to look into the differences between a savings and loan bank and a commercial bank.

**AND WHETHER** money is tight or not, if there is a communication barrier between the partners, they should tear it down in the very beginning, all the speakers advised.

Mrs. Kukar said roles should be discussed.

"What I think my role is and what you think my role is may not be the same."

"This should be dealt with openly, settled in the beginning, instead of blown up someday when I come home from work in a bad mood," she said.

Mrs. Kukar also advises those contemplating marriage not to fear conflict.

"Conflict can be one of the most stimulating things in a marriage if it is used and dealt with," she said.

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