

BT

A COLLEGE STUDENT'S BUDGET

A college student's budget should be systematized, minimized, and Catechized so that the most is made from the least.

A good financial system is indispensable ~~on~~ ^{careless} to economic success during one's college days. In order to have a system that is worthy of the name, it should be written out. A record that one may check from time to time is not only useful and helpful but is needful and necessary. Included on such a list should be an allotted proportion for all the essential elements that make up college life. Not only should we have so much designated for room and board, tuition and books, clothes and dates but an emergency reserve section as well. However, it is one thing to have all this written out and well balanced and quite another thing to follow it. We should endeavor to follow our pre-planned budget as near as possible, barring unforeseen difficulties. Unless we do this, there is barely a need for all this premeditated energy and outlining. By following as closely as possible, ^{see ch 12} we do not mean actions that will reward one with the unwanted title of a "tightwad". We can be friendly with our money without being lavish. In following our overall sketch we should let necessity and not expediency dictate our given action in any given circumstance. There will always be things we want, but it is only the things needed with which we should concern ourselves.

Concerning the actual proportions of the budget, we should make sensible needs and not our senseless wants to be our guide.

To do this properly we should remember that college is primarily a time of training and not a time of enjoyment. We can enjoy our training and have a good time too, and yet at the same time not put luxury before learning. First things should come first. Primary and then secondary is the rule. It might be well to re-define "need" at this time. We Americans have the tendency to take a kind of luxurious and liberal definition of our needs. A need should be that without which we could not reach our goal. If one would examine his budget, I am sure he will find many things not necessary to realize his goal. These should not be classified as needs.

The budget, if at all possible, should be set up so that the student does not need more than a part time job if he is going to carry a full load. It is difficult to say just how many hours this should be. It might be summed up under the title of "budget, bed, and books". We need all three. If we have enough finances, a sufficient amount of sleep, and have spent ample time in study, then we are probably following a balanced schedule. But if we rob sleep or study time for work, we are cheating ourselves. It would be better to take less hours and go more years to school than to do this. Quantity is not to be desired above quality. Those who could get A's and B's in college should not take C's and D's because they worked too many hours and neglected studying.

Lastly, but by **FAR** not the least of our consideration is the matter of our spiritual stewardship of material possessions given to us by God. We should have a definite portion of our income designated for God. Many college students use their "needy school days" as an excuse for not giving for the cause of Christianity.

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This should not be. All we have is from God. Probably the poorest of us has more than most of the world has. If we have freely received, then we should freely give, and unto whom much is given, much is required. *see ch 12*

College should not only not be an excuse for not giving of our material goods to God, but it should be all the more reason to do so. The Hebrew sage, Solomon said, "The fear of the Lord is the beginning of wisdom ~~knowledge~~". We should consider it a real privilege to be educated. It is God-given. It is a well learned lesson to catechize our budget by giving back to Him.

Therefore in systematizing our budget based on a clearer definition of what we really need, we can also designate a portion for God in appreciation, knowing that whoever does this has gained the most from what he has. *see ch 12*

well done