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*Are You Getting
Your Money's Worth?*

BUDGETS FOR BACHELORS

WHERE DOES YOUR MONEY GO?

SOME ONE IS SAVING
THE MONEY YOU WASTE!
WHO IS DEPOSITING
YOUR DOLLARS?

E-10

U. S. Treasury Dept
ISSUED BY THE
WAR LOAN ORGANIZATION
FIFTH FEDERAL RESERVE DISTRICT
RICHMOND, VA.

WASHINGTON
GOVERNMENT PRINTING OFFICE
1920

THIS VITALLY CONCERNS YOU

DO YOU WORK IN AN OFFICE?

Then you know that if you spend too much time on one thing your other duties will suffer.

DO YOU WORK IN A STORE?

Then you know that you can not do everything well if you give too much time to only a part of it.

DO YOU WORK IN A FACTORY?

Then you know that if you put too much of your day on one detail of your work you can not be efficient.

ARE YOU AN INDUSTRIAL WORKER OF ANY KIND?

Then you know that without a proper division of time some part of your work will necessarily be slighted.

ARE YOU A SCHOOL-TEACHER?

Then you know that if too much emphasis is given to one subject or lesson it will be at the expense of another.

NO MATTER WHAT YOU ARE—

You must know that if you want to get full value for your money you must **PLAN** your expenditures. In other words, you must spend wisely. By properly dividing what you have to spend you will actually be able to save money.

This is the way your money will grow if invested in WAR SAVINGS STAMPS:

	In 1 year.	In 2 years.	In 3 years.	In 4 years.	In 5 years.
1 Thrift Stamp a week amounts to.....	\$13.26	\$27.08	\$41.41	\$56.34	\$71.88
1 War Savings Stamp a week amounts to.....	220.48	447.20	680.16	919.36	1,179.36
1 War Savings Stamp a month amounts to.....	50.88	103.20	156.96	212.16	272.16

BUDGETS for Business Women and Budgets for the Family are issued in this series. If you desire one of them, or copies of both, write to the War Loan Organization, Fifth Federal Reserve District, Richmond, Va.

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WHAT IS A BUDGET?

IT is an itemized plan prepared in advance, in accordance with which your income may be expended to the best advantage. Everyone wants to get ahead. The budget points the way. In apportioning your expenses according to the budget system, that is, according to the principles of sound business, you must—

1. Have a plan.
2. Follow that plan.
3. Keep accurate records of expenditures.
4. Study the records.
5. Improve your plan as experience and judgment dictate.

Thus sane spending will be encouraged; waste can be eliminated; saving and the safe investment of your money should be stimulated.

There are two fundamental principles in budget making: First, the total outlay must in no case exceed the income; and, second, the expenses must be wisely balanced so that every dollar may be used to the best advantage. All successful business enterprises are conducted with these two principles constantly in mind.

PLANNING TO GET AHEAD.

No two persons can use precisely the same budget figures, but everyone can follow the same budget plan. The Model Budget, here offered, gives maximum and minimum figures. Somewhere between them you should find, from experience, what your expenses should be. Care should be exercised not to exceed reasonable maximum amounts except when absolutely necessary. If all the maximum figures in the Model Budget are followed the outlay will exceed the income. This would spell disaster.

In the Model Budget, the figures are mainly suggestive. The expenses are apportioned under eight heads: Board; Clothing; Savings; Lodging; Operating; Recreation and Education; Church and Charity; Health.

Board.—Under this heading, in making your budget, you should place the cost of your food, or table board, exclusive of lodging. If you take your meals where you have your room, the headings "board" and "lodging" may be combined.

BUDGETS FOR BACHELORS

Based on monthly incomes.

Income.	Board.	Clothing.	Savings.	Lodging.	Operating.	Education, Recreation.	Charity, Church.	Health.
\$75.....	\$20-\$24	\$7-\$11	\$6-\$10	\$7-\$11	\$8-\$12	\$10-\$14	\$2	\$3
\$100.....	\$23-\$27	\$8-\$12	\$13-\$17	\$8-\$12	\$13-\$17	\$14-\$18	\$3-\$7	\$4
\$125.....	\$26-\$30	\$11-\$17	\$20-\$28	\$10-\$14	\$13-\$17	\$16-\$20	\$8-\$12	\$4
\$150.....	\$28-\$32	\$14-\$18	\$30-\$40	\$13-\$17	\$14-\$18	\$20-\$24	\$10-\$14	\$4
\$175.....	\$28-\$32	\$14-\$18	\$51-\$55	\$13-\$17	\$14-\$18	\$23-\$27	\$13-\$17	\$5
\$200.....	\$30-\$34	\$16-\$20	\$63-\$71	\$13-\$17	\$14-\$18	\$28-\$32	\$14-\$20	\$5
\$250.....	\$38-\$42	\$20-\$24	\$84-\$92	\$18-\$22	\$16-\$22	\$33-\$37	\$17-\$25	\$5

MONTHLY EXPENSE ACCOUNT. (Month of -----)

Income.	Spent for board.	Spent for clothing.	Put in savings.	Spent for lodging.	Spent for operating.	Spent for recreation, education.	Given to church, charity.	Spent for health.
1								
2								
3								
4								
5								
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24								
25								
26								
27								
28								
29								
30								
31								
Total.....								

Summary.	Last month.	This month.	Next month.
Estimated expenses.....			
Actually spent.....			
Difference.....			

On this form you can keep your accounts for a month, setting down each day the amounts spent. The Model Budget at the top of the page will act as a suggestive guide, and you can adjust your expenditures accordingly. It is wise to set aside every month the proper amount for each of the items shown on your budget. If all the money is not needed, what remains should be put into the "savings" fund where you can get it the moment you want it. If your exact income is not shown on the Model Budget you can easily approximate what your apportionments should be. **Should you desire additional monthly account sheets please write to the War Loan Organization, Richmond, Va. They will be sent free.**

BUDGETS FOR BACHELORS.

BUDGETS FOR BACHELORS.

Clothing.—Place under this heading the estimated cost of all wearing apparel and its repairs (not cleaning and pressing).

Savings.—Put down in this column the amount you *intend* to save. Consider this item one of your "fixed" charges. No one can learn to save regularly by putting aside what is left after everything else has been attended to. Take out your savings first; then *make* your expenses fit what you have left. Savings are of three kinds: For general emergencies; for protection, such as insurance; for investment. As the "saving" fund grows, sums may be withdrawn from time to time for investment in War Savings Stamps, Treasury Savings Certificates, Liberty Bonds, Victory Notes and other standard interest-bearing securities.

Lodging.—Under this head should be placed the cost of your room. If you room where you take your meals you may combine the "lodging" and "board" columns.

Operating.—This includes such items as taxes, car fare, laundry, telephone and light and fuel bills, toilet articles, cleaning, pressing, etc.

Recreation and education.—This includes all money needed for newspapers, books, and magazines; it includes money being saved for a vacation, for improvement in educational ways, and for amusements. It is not always wise to try to reduce this total too far because experience has proved that unless wholesome recreation is afforded the doctor's bills will inevitably increase.

Church and charity.—This money should be given regularly, and it should be as much as circumstances will permit.

Health.—Under this heading put money to meet physicians' and dentists' bills and drug bills.

FOLLOWING THE PLAN.

Now that your budget is made, follow the plan. As occasion arises, you will find it necessary to add a little to some one column, perhaps, and a saving can thus be effected in another. If any part of an apportionment remains unexpended, put it in the "savings" fund. You may not spend your full apportionment every month on clothes, for instance. Save what remains. Then the money should be available when you need it. You should be able to get more for the money you make, and the savings habit should steadily develop. As needless extravagances appear they can be eliminated. Waste can be stopped. Wise spending will justify itself.

Do not be miserly; shun all semblance of stinginess. But buy only what you need; avoid useless and foolish expenditures.

KEEPING AND STUDYING THE RECORDS.

By keeping accurate records from day to day and from month to month you should, in a short time, have your budget on a 100 per cent basis. Your savings should be growing and they should continue to grow. You will be planning ahead. When bills are to be met under the several headings of your budget the money should be at hand. When sudden and unexpected emergencies arise you should be able to meet them with less difficulty.

You will discover the advisability of making numerous little adjustments in your expenses which should increase the purchasing power of your income. Your expense accounts should be carefully checked against your budget apportionments. In this way you will find the leakages, if any, and you will learn how to make reductions without denial and these may enable you to better your standard of living and add considerably to your comfort.

IMPROVING YOUR PLAN.

As you get ahead your standard of living probably will change. Your requirements will increase. Your expenses may be greater, but you should be saving more and getting more for the money you spend, because you should be spending according to a definite plan and eliminating waste. The cause of failure is perhaps more often ignorance than anything else—ignorance in not knowing how to save. The man who knows how to save and who turns his knowledge to account is the man who gets ahead. He prepares himself for greater responsibilities. He can seize and make the most of opportunities, thus adding tremendously to his prosperity and happiness. Try it and see for yourself.



TABLE SHOWING HOW WAR SAVINGS STAMPS, SERIES OF 1920, INCREASE IN VALUE.

Month.	1920	1921	1922	1923	1924
January	\$4.12	\$4.24	\$4.36	\$4.48	\$4.60
February	4.13	4.25	4.37	4.49	4.61
March	4.14	4.26	4.38	4.50	4.62
April	4.15	4.27	4.39	4.51	4.63
May	4.16	4.28	4.40	4.52	4.64
June	4.17	4.29	4.41	4.53	4.65
July	4.18	4.30	4.42	4.54	4.66
August	4.19	4.31	4.43	4.55	4.67
September	4.20	4.32	4.44	4.56	4.68
October	4.21	4.33	4.45	4.57	4.69
November	4.22	4.34	4.46	4.58	4.70
December	4.23	4.35	4.47	4.59	4.71
Jan. 1, 1925					5.00

TABLES SHOWING HOW TREASURY SAVINGS CERTIFICATES, SERIES OF 1920, INCREASE IN VALUE.

DENOMINATION OF \$100.

Month.	1920	1921	1922	1923	1924
January	\$82.40	\$84.80	\$87.20	\$89.60	\$92.00
February	82.60	85.00	87.40	89.80	92.20
March	82.80	85.20	87.60	90.00	92.40
April	83.00	85.40	87.80	90.20	92.60
May	83.20	85.60	88.00	90.40	92.80
June	83.40	85.80	88.20	90.60	93.00
July	83.60	86.00	88.40	90.80	93.20
August	83.80	86.20	88.60	91.00	93.40
September	84.00	86.40	88.80	91.20	93.60
October	84.20	86.60	89.00	91.40	93.80
November	84.40	86.80	89.20	91.60	94.00
December	84.60	87.00	89.40	91.80	94.20
Jan. 1, 1925					100.00

DENOMINATION OF \$1,000.

January	\$824.00	\$848.00	\$872.00	\$896.00	\$920.00
February	826.00	850.00	874.00	898.00	922.00
March	828.00	852.00	876.00	900.00	924.00
April	830.00	854.00	878.00	902.00	926.00
May	832.00	856.00	880.00	904.00	928.00
June	834.00	858.00	882.00	906.00	930.00
July	836.00	860.00	884.00	908.00	932.00
August	838.00	862.00	886.00	910.00	934.00
September	840.00	864.00	888.00	912.00	936.00
October	842.00	866.00	890.00	914.00	938.00
November	844.00	868.00	892.00	916.00	940.00
December	846.00	870.00	894.00	918.00	942.00
Jan. 1, 1925					1,000.00



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Month.	1920	1921	1922	1923	1924
January	\$4.12	\$4.24	\$4.36	\$4.48	\$4.60
February	4.13	4.25	4.37	4.49	4.61
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April	4.15	4.27	4.39	4.51	4.63
May	4.16	4.28	4.40	4.52	4.64
June	4.17	4.29	4.41	4.53	4.65
July	4.18	4.30	4.42	4.54	4.66
August	4.19	4.31	4.43	4.55	4.67
September	4.20	4.32	4.44	4.56	4.68
October	4.21	4.33	4.45	4.57	4.69
November	4.22	4.34	4.46	4.58	4.70
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July	83.60	86.00	88.40	90.80	93.20
August	83.80	86.20	88.60	91.00	93.40
September	84.00	86.40	88.80	91.20	93.60
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March	828.00	852.00	876.00	900.00	924.00
April	830.00	854.00	878.00	902.00	926.00
May	832.00	856.00	880.00	904.00	928.00
June	834.00	858.00	882.00	906.00	930.00
July	836.00	860.00	884.00	908.00	932.00
August	838.00	862.00	886.00	910.00	934.00
September	840.00	864.00	888.00	912.00	936.00
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