

Dave Says

# Helping Them Budget

BY DAVE RAMSEY



Dave RAMSEY

Dear Dave,  
My husband and I live on a budget and are getting out of debt. Our daughter is in high school, and we've been teaching her about your plan. Is it realistic to expect a 16-year-old with a part-time job and a hand-me-down car to make and live on a budget?  
—Marcie

Dear Marcie,  
Anyone who has an income can make and live off a budget. Your daughter is at a great time in her life to learn how to prioritize spending, saving and giving — and making her money behave!  
Even in her situation, when she's still living at home with you guys, there are plenty of things she can include in a budget. Think about it: She needs gas for the car, basic maintenance and insurance ... things like that. She'll also want a little spending money, and she might even have ideas of going to college. So sit down with her and show her how to make out a budget to figure out the upcoming month's expenses before the month begins. Make sure she knows how to properly balance and reconcile her bank account, too.  
Of course, at this point it's still your responsibility as parents to provide her with the basic necessities. But I love your attitude and your willingness to teach her how to handle money intelligently. The sooner she

learns some basic money management principles, the sooner she'll be able to handle her finances in the real world responsibly.  
—Dave

**SAVING IS DOING SOMETHING**

Dear Dave,  
I know you're all about getting out of debt, and I agree with your stance on that. I started college last month, and scholarships and Pell Grants will pay for everything. But is saving money really that important if you're young and have a good income? What good does money do you if you don't use it for something?  
—Tim

Dear Tim,  
Congrats on beginning college! I'm glad, too, that you understand how I feel about debt. But it worries me that you seem to think that you're not doing anything with your money when you save. Saving money is one of the most important things you can do with your money, because when you save you're planning for the future and the unexpected.

Retirement may seem long way off right now, but think for a second how it would feel to have worked your entire life only to end up broke at age 65. If that thought doesn't scare you, it should. Have you ever seen someone that age, or older, wrangling shopping carts in the rain or flipping burgers at a fast food joint? In most cases, it's not because they love the job and being around people. They're doing it because they have to, because they failed to plan for the future and save some money.  
Let's talk about something a little closer. You said you agree with my stance on debt. Okay, so how are you going to buy your next car without going into debt if you haven't saved anything? How will you survive if you get laid off from your job if you haven't saved any money? Bad things happen when people are foolish enough not to save money.  
Saving is doing something with your money, Tim. It's one of the most important things you can do with money — for yourself and those around you!  
—Dave

*Dave Ramsey is America's trusted voice on money and business and the CEO of Ramsey Solutions. He has authored five New York Times best-selling books. The Dave Ramsey Show is heard by more than 8.5 million listeners each week on more than 550 radio stations. Dave's latest project, EveryDollar, provides a free online budget tool. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.*



When Dewey Decker bought that acre on the edge of town from Gil Masterson, it astonished some people, but others, like Doc, just smiled and nodded. It's a natural progression. Gil raises vegetables on a large scale, and the rumor is that it was at least partially paid for in "product," because Dewey is the undisputed Pharaoh of Phertilizer in these parts.

Dewey then did another trade-out with a local handyman for a couple of rabbit hutches. He installed a buck and several does in them.  
"Everyone knows rabbits produce superior product," Dewey told his lady love, Emily Stickers, she of the fantastic cheekbones and finely honed business acumen. Emily glowed, knowing that this rabbit idea was strictly Dewey's.  
Well, the rabbits produced product all right, and Dewey put a few hundred of his finest red wiggler fishing worms under the hutch to put the finishing touches on primo fertilizer ... we mean houseplant-grade fertilizer. It'll bring more money in, too.

After a few months, there was quite a mound of product to be processed, and there was also a marked increase in the rabbit population.

Dewey really enjoyed watching the baby rabbits grow up. But then he had to decide whether to have rabbit for dinner or just turn them all into product makers. The product idea won. This meant buying more hutches, but he was able to do this with the houseplant fertilizer money, which also bought rabbit pellets.

One of the best parts of this division of his soil amendments business was that Dewey could actually feed and care for the rabbits and their product with nothing but a shovel. And accident-prone Dewey can handle any tool fairly well, as long as it isn't sharp, has no moving parts and is commonly called a shovel.

Windy's driving the loader and the truck for him now, several days a week, and Emily is taking care of the books. So Dewey just watches happily as the growing rabbit population produce ... well, product is as good a name as any.  
Life is good.

## 4-H Youth Council State-Wide Service Project

BROOKINGS, S.D. - The South Dakota State 4-H Youth Council selected the Make-A-Wish Foundation of South Dakota as their state-wide community service project. "They will be collecting

cash donations throughout the next calendar year to try and raise the \$5,000-\$6,000 necessary to grant one wish for a child in South Dakota," explained Audrey Rider, SDSU Extension State 4-H

Events Field Specialist. Counties throughout South Dakota will compete to see which 4-H county can raise the most money. The winning county will receive a prize. "The Youth Council is asking counties, clubs and members to be creative and come up with some fun fundraisers and ways to donate to this amazing organization and statewide community service project," Rider said. "With your help, we are looking forward to improving the lives of children and families in our state."

The mission of Make-A-Wish: We grant the wishes of kids with life-threatening medical conditions to enrich

the human experience with hope, strength and joy. More about South Dakota 4-H

South Dakota 4-H Youth Council is a statewide leadership team made up of 25 4-Hers from across the state who were chosen for their communication skills, citizenship, 4-H involvement and foremost their leadership abilities. These teens work with the 4-H program to put on a Teen Leadership Conference where attendees go to workshops, play games, develop into young leaders, and make lifelong friends. ■iGrow

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