BETSY BUDGET

WOMEN'S LEAGUE
NEBRASKA STATE TEACHERS COLLEGE
KEARNEY, NEBRASKA
THE LIFE STORY
OF
BETSY BUDGET

An
Expense Survey
Conducted by the
College Women's League

Results Prepared By
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College Women's League
Nebraska State Teachers College
Kearney, Nebraska
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INTRODUCTION

The Women's League Council under the supervision of their sponsor, Miss Alice M. Robinson, undertook during the second semester, 1953, a survey of what it costs a girl to attend the Nebraska State Teachers College at Kearney, Nebraska, for one semester. It was decided to use a form that would include eleven subheadings in order to get some idea of the amount spent for several different items. A sample of this form is included in this booklet. Thirty-five girls kept their budgets accurately for 18 weeks. We, as chairmen of the survey committee, were responsible for compiling the results of these budgets. It is interesting to note that the results of these budgets may be somewhat lower than what the average college girl would spend because the girls who kept the budgets were the very ones who spent their money wisely and budgeted carefully. The girls who did not know how to manage their finances and who were careless in spending did not keep a budget for use in the survey.

We sincerely hope that the information contained in this booklet will be helpful to girls who plan to attend NSTC at Kearney in planning their budgets.

We have enjoyed working with this survey and compiling the results. When you attend college, perhaps you, too, will have an opportunity to participate in such a project. You might find it interesting and helpful to keep your own budget carefully this year and then to compare the figures as given in this booklet.

SURVEY CHAIRMEN

Nila Buss and Merlyn Notes
ACKNOWLEDGMENTS

It isn't easy to remember always to record every cent you spend each day. We of the College Women's League feel that these girls deserve special acknowledgment for their aid in helping girls to know how much college does cost. Thank you for your patience, girls. You can always be assured that you have aided girls in establishing their budgets for their beginning year in college.

We express our sincere appreciation to the following girls: Mary Alice Bauer, Delores Bauer, Margaret Briggs, Colleen Cline, Connie Collison, Avis Lee Coop, Ella Douglas, Dorothy Dunlap, Ellen Foth, Ina Claire Frischholz, Greenie Green, Mildred Hanson, Joyce Huebner, Addie Lewis, Naomi Litchenberger, Dorothy Mohler, Lorraine Muhle, Shirley Schmohr, Mary Talbert, Doris Teter, Marilyn Teter, Dorothy Thorpe, Jo Thurman, Joyce Towers, Sharon Towers, Mary Lee Weir, LeVon Yax, Nila Buss, Glenda Carlson, Mildred Casey, Leona Clement, and Jean Zweibel.

Ina Claire Frischholz, President
College Women's League 1952 - 1953

We wish to thank the College Nurse, Mrs. Alta Bergquist and the College Dietian, Mrs. Goldah T. Anderson, for their help in preparing and suggesting the food budget.

Hi girls! My name is Betsy Budget. I'm almost a coed, too, just like you will be. I really haven't taken any courses at KSTC, but I've gone to college now for so many years that I call myself a coed's best friend. I've been a friend to many KSTC girls and I'd like to be your friend, too. If I'm to be of help you, you'll probably want to know something about me, so here is my story.

In beginning your plans for college attendance, there are usually umpteen questions, jillions of things to do and problems to solve. If this is one of your questions "WHAT DOES A COLLEGE EDUCATION COST?", well, that is just where my story begins. Maybe these answers will help.

There are three chief expenses that are essential which you should be prepared to meet when entering college. From experience, I have found that food will probably lead the list of your college expense budget. Secondly, registration fees per semester will average about $65. Third on the list is your rooming expense.

Now let's take these three chief expense items which you will find essential and break them down into yearly cost, semester cost and weekly cost. This gives you the complete picture.
According to the survey results, $82.04 was the average amount spent for food for one semester. The maximum spent was $108.54. Of course, those in-between time snacks count extra, too. Many times girls have tried to skip costs on food items but found out later that is costs them more accordingly in impaired health. Good, well-balanced meals make for an alert, cheerful, student and that's what you want to be.

Our College Nurse and our College Dietitian have the right answers for those planned meals that give you all the energy and zip one needs for active college life. You certainly don't want to be a "Nixie" but rather a "Kixie" (you see a "Nixie" doesn't eat breakfast). Why not be a "Kixie"--so full of life and energy--e!

Mrs. Anderson, the College Dietitian, suggests that $1.40 to $1.50 per day would give each girl the adequate diet of nourishing food. Since the college dining room is operated on the cafeteria basis, the cost of each meal would vary with the different foodstuffs bought.

This is the Dietitian's suggested food budget that may help you in estimating your boarding expense.

$1.50 . . . . . . . . . . per day.
$10.50 . . . . . . . . . . per week.
$39.00 . . . . . . . . . . per semester.
$378.00 . . . . . . . . . per college year.

A menu that would cost around $1.50 per day would include these foods which are built around the basic-seven meal plan. Tell your Mom not to worry about your diet, Mrs. Anderson probably already has the menus planned for that first, wonderful week of college.

**BREAKFAST**
- Juice or Citrus Fruits
- Eggs
- Toast and Butter
- Milk

$ .30

**LUNCH**
- Meat
- Vegetable (green or yellow)
- Salad (vegetable or fruit)
- Bread and Butter
- Milk

$ .70

**SUPPER**
- Meat Dish
- Vegetable
- Salad
- Bread and Butter
- Milk

$ .40

Desserts come extra at 10¢ each.

TOTAL: $1.40
Your registration fees will probably average about $65 and this includes all laboratory fees and textbooks for one semester. At the end of the term you will receive a refund of $5 provided all textbooks and lab equipment are returned. If you are interested in private music lessons and are not majoring or minor in music, you may have one lesson a week and one hour credit for $27 per semester. For those majoring or minor in music, there is no added fee for required private lessons. If you have received a scholarship, this will mean quite a reduction in the amount spent for education.

**Education Budget**

<table>
<thead>
<tr>
<th>Description</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Registration Each Semester:</td>
<td>$60.00</td>
</tr>
<tr>
<td>For 12 or more semester hours</td>
<td></td>
</tr>
<tr>
<td>credit</td>
<td></td>
</tr>
<tr>
<td>Textbook Deposit (to be refunded)</td>
<td>$5.00</td>
</tr>
<tr>
<td><strong>One Semester Total</strong></td>
<td>$65.00</td>
</tr>
</tbody>
</table>

Private Music Lessons each...$1.50
Private Music Lessons per semester...$27.00

The average amount spent for room rent per semester is $42.25. The girls staying in the dormitory pay from $36.00 to $42.75 per semester for room rent. Corner rooms on first and second floors rent for $45.00 a semester. If you enjoy music or like to listen to the College Radio Program each afternoon, you will probably bring your small radio. If so, the radio fee is $2.25 per semester which is added to your room rent.

**Room Rent Budget**

The rooms in the Eva J. Case Hall are designed for two girls; however, rooms are rented to one girl if she wishes to pay the double price.

**Minimum**

- A room for two girls per week.................$2.00 each
- A room for two girls per semester...........$36.00 each

**Maximum**

- A room for two girls per week.................$2.75 each
- A room for two girls per semester...........$40.50 each

The radio fee per semester is..............$2.25
CLOTHING

According to the survey results, the amount of money spent on clothing varied greatly. Many girls had adequate wardrobes that were new in high school which were well adapted to college wear, too. Then there are those gals who are handy with needles, patterns and materials who can make good looking costumes so economically. Cost of clothing, however, placed second high in the expense survey. The average amount spent was $49.11 for the semester. Minimum and maximum were $7.89 and $113.10 per semester respectively. Many girls find it a wise idea to select and purchase needed articles of clothing after they arrive at college. Once they are settled in college life, they have a better opportunity to know just what clothing is useful and appropriate for college activities. It's always fun to purchase that first outfit away from home, too.

A girl's clothing costs can usually be determined by the clothing budget that she sets up for herself. A well planned wardrobe where color combinations and variety are decided in advance of the purchase is more economical than helter-skelter buying from time to time.

ORGANIZATIONS

These expenses included dues for any organization, social, religious, educational, literary, etc., to which the girls belonged. This also included the money spent for picnics, parties and teas that these organizations sponsored. The fewer the organizations to which a girl belongs, the smaller this amount will be. The average spent per semester was $12.40. The maximum spent was $35.80 while some girls spent nothing for this item. It is a very enjoyable experience, however, to belong to some of the extra curricular organizations on the campus.

COSMETICS

In line with your good grooming routines you will no doubt find items of cosmetics very helpful and necessary. Such items include toilet soap, shampoo and all other facial and skin creams and cosmetics. The average amount spent per semester for cosmetics was $4.35. The maximum spent was $16.50.

CONTRIBUTIONS

Contributions account for $2.83 spent on the average per girl per semester. This included money contributed to the Red Cross drive, WSSF drive and to church contributions.
LAUNDRY AND DRY CLEANING

Laundry and cleaning included the dry cleaning and laundry sent out and also the soap bought for laundry purpose. This amount was on the average $5.53.

Recreation was the lowest expense item on the survey budget. The average amount spent for the semester was $5.45. Since the college does have a number of activities during the semester that the contingent ticket takes care of (an item which is included under Education as part of the fee) this figure should be naturally quite small. The greatest expense under this column seemed to be movies.

SNACKS

If you are one who likes to eat popcorn at the show, drink coffee in the a.m., cokes in the p.m. and malts before bedtime, WATCH OUT for added calories and expense. The average amount spent for snacks in one semester was $5.42. The minimum was 64c and the maximum $7.57. These extra food items eaten between meals can become quite a little expense item and cause quite some expanse, too, if one is not careful.
SUMMARY OF TOTALS FOR YEAR

Two Semesters

*FOOD...........................................$378.00
EDUCATION......................................130.00
ROOM (Ave.)....................................84.50

**CLOTHING....................................236.00
MISCELLANEOUS.................................89.40
SNACKS..........................................15.34
ORGANIZATION..................................24.90
COSMETICS......................................8.70
CONTRIBUTIONS.................................5.66
LAUNDRY AND DRY CLEANING....................11.06
RECREATION....................................10.90

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GRAND TOTAL                     $994.26

* This estimate would cover the cost of meals
every day of the week, 36 weeks, on the basis
of menus suggested by the College Dietician.

** The clothing budget will vary greatly with
each girl's present wardrobe.

Well, there is my story girls from the first
dollar to the last penny of what one year at college
will approximately cost. Remember, though if I am
to be your friend, you must call on me, Betsy Budget,
all through the school year. Even if you may have money
galore for college expense or maybe you save pennies
in a china pig, it is not how much money you may have,
but how wisely you spend and save it that counts! See
you next year. A copy of me can be obtained at Dean
Robinson's office. Just ask for a Betsy Budget sheet.

THE END