

SPRING CLEANING CAN APPLY TO FINANCES, TOO

BY ROBIN HENAGER

Spring Cleaning.

Those words conjure a meaning or a picture of something for each of us. This might include reorganizing, eliminating, or just plain scrubbing.

When my kids were little, we regularly practiced cleaning out their clothes wardrobe a couple of times a year. We made an activity out of it, and it was fun. Since kids grow so quickly, it was easy to identify the clothes we did not need to keep. The fun was when we made three piles: 1) donate, 2) toss (too worn out to give to anyone), and 3) keep for now.

The extra special part was that the pile to donate usually went to a friend's daughter who was a year younger. Her name was Grace, so we named the donate pile the "Grace pile." The kids knew where their clothes were going, and they were excited about that.

In addition, we set up a budget to save \$100 a month for kids' clothing. That provided us a way to buy clothes for them every six months with \$600 to spend, guilt free. At the time, it was quite a bit of money.

Reorganizing and cleaning out things pertaining to our finances (budget, spending, saving, etc.) can be a very good activity. This can involve you, both you and your partner, or you and the broader family.

Here's my recommendation: Track your spending for a month. You can do this by keeping a notebook with you and writing down anything you purchase – even those lattes at the local coffee shop – or by keeping receipts or tracking your expenses using an app (like Every Dollar or Mint.com).

At the end of the month, organize and go through your expenses by category. It might be clearly evident what expenses you need to toss and those you need to keep. It also might be a good time to think through any charities to which you would like to give.

Here are some categories to get you organized: Housing, Food, Auto, Insurance, Debts, Entertainment/Recreation, Clothing, Savings, Medical, Miscellaneous, and Investments.

Good luck, and happy spring cleaning.



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Poetic Pause

AGAIN, A LETTER

BY LAUREN CAMP

To taste the full gravity of earth, we drove south that dawn struck with winter. We were escaping by finding a land that had cracked open to salt,

that lifted then crouched back. A place that had been itself a long time. Silent. The spaces combining. It was a devastation

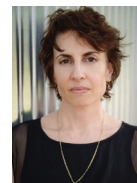
which felt pleasing, a pulse. A former current. And when we arrived where we were to stay, there were warnings at every corner,

but someone had cared for them. We pulled into a tight space and were still within it when we entered. Not in search of specifics,

we were ready to get lost. Our feet passed one door, nine panes, and a woman told us of the floods. That the road would fret in water. How are you?

I have gotten out my suitcases and am waiting for spring with its potency. Waiting for what you tell me is possible. Many days

smudge together like embers. What happens happens. I recognize the distance among the arms of trees.



LAUREN CAMP is the poet laureate of New Mexico and author of five books. Two new poetry collections—*Worn Smooth Between Devourings* (NYQ Books) and *An Eye in Each Square* (River River Books) — are forthcoming in 2023.

CALLING ALL POETS Submit your original poetry under 40 lines at www.phikappaphi.org/poetry. Deadline for the fall issue is June 30, and we're especially interested in poems that touch on the season of autumn.