

Kiplinger's Personal Finance Magazine

YEAR-END
TAX-SAVING
SPREE
page 93

December 1993 \$2.50



Your family finances

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WORTH GETTING

Although computer software programs such as *Quicken*, *Managing Your Money* and Kiplinger's *CA-Simply Money* handle money-management tasks with aplomb, the paper-and-pencil approach works well, too. *The Budget Kit* (Dearborn Financial Publishing, \$15.95) is a budgeting workbook that's truly usable. Financial counselor Judy Lawrence breaks the job into easy-to-take steps, including gifts, vacations, insurance premiums and other less-frequent expenses that are built into the monthly budget along with savings and "mad money." Extra work sheets allow you to record medical expenses, child-support payments—even mail-order purchases.