Your family finances

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.