Important Notes About Our Budget:
We have 4 main sections to our budget: The **category** (i.e. Groceries), the **amount we spend** ("Dining" is a great example below), the **amount we budget for the month**, and **how much we went over or under**. If we went over, we write it in red. If we spent under the budgeted amount, we write it in green. If we broke even (i.e. toll, tan, tithe), we write an "E" in black. After that month, we write the total over or under next to the total amount budgeted.

The categories in blue denote our ESCROW and are automatically withdrawn. So we owe the same amount on those 7 categories each month. For these categories there is nothing written in the "amount spent" column since they're withdrawn automatically and constant.

Another thing we do since we frequent Walmart a lot is use parenthesis for a total (that we might see on the online statement) and the amount spent for that specific category next to it. For example, if you look under "Groceries" below, you see 28.18 (73.09). That meant we spent $28.18 on a groceries, but the total for that run to the store was $73.09. The other $45 spent at that store was on our son. So under "Beckham" we would put $45.72 (73.09). That way when we see $73.09 on our statement online, we know what that is. If we simply wrote $28.18 under grocery, we wouldn't see that on our statement anywhere and confusion breaks loose. This is probably one of the most important tools we use in our budget. It really lets us know where we spend money. Although I'm starting to make separate transactions at the store if I'm buying for two separate categories, that way I don't have to use parenthesis.

I filled in several boxes so you could get an idea of what we spend and how we record it. This is from our July budget. I won't give everything in order to keep our income private, but hopefully it is helpful. We don't label each amount with what we bought or where we bought it, especially on groceries, but we do label some. This is the part of our budget I would like to improve.

*"Mortgage" and "Car" are other categories, but since our house and cars are paid for, we don't have that category.

Category	Amount Spent	Budgeted Amount for Month	Amount Over or Under
Tithe (10%)	7/13 √ (we put date of payment and check it off when we pay it)		
Car Insurance			
-Car Gas			
-Car Other			

Utilities: Gas			
-Water			
-Electric	That' right. We only spent $98 in July for electricity in TEXAS (100+ degrees). Read my blog to find out how! So since we only spent $98, we have a surplus of $52 (written in green).	150	+52
Home Property Taxes			
-Home Insurance			
-Home Other			
ESA (college fund)			
HOA			
Ring Insurance			
Medical/Dental			
Internet/Cable	42.70 √ 7/8	43	E
Gym	We pay this once a year, so that's why we set it aside in our ESCROW to pay at the end of the year.		
Phone			
Tan		5	E

Category	Details	Budget	Diff
Toll	7/21 √ - We don't always use the $40 every single month, but most months we do.	40	E
Hair/Nails			
Groceries	28.18 (73.09)…. We went over our budget this month.	300	-34
Dining	15.41, 7.56, 16, 12.42, 10.81, 7.23, 18.92, 8.49, 5.13, .73, 6.43, 9.96, 5	100	-24
Entertainment		20	-13
Savings	This is our retirement fund so it stays constant as well. This is a HUGE part of our budget. Our house budget basically was replaced with this.		
School	When I taught 3rd grade, we had a budget for the supplies I would buy for my classroom/kids. It was usually $40-50 a month averaged out. I don't need that anymore, but this is how specific we get in our budget!		
Shopping			
Beckham (our son)	45.72 (73.09)		
Babysitting			
Reffing			
B-days			
Showers			
Shopping			

Anniversary	These types of categories are only listed if we know we will have something like this for the month. Ex: Vacation, Mother's Day, etc…		
Miscellaneous	This is usually Groupons, the Cleaners, etc…anything that "comes up"	48	+28
TOTAL		????	????

Check your budget with your statement online and make sure everything is accounted for at least once a week if not more! Daily would be ideal, but at least once a week or after you know you've shopped.