New Family Budget

Well so much has changed since we made our last family budget. We had a kid, and bought a house. I could not believe how much our little baby costs. When it gets older and has a job we are going to take half of the money it makes to pay back everything we have bought for it. Just kidding. And I didn’t mean to refer to our kid as an it. Having a house isn’t quite as expensive as I thought it would be, but it is in no way inexpensive. We are not struggling though, and have managed to maintain an extremely effective system of paying our bills and living within our means.