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Are You Scared Of Your Checkbook Register?

By: Nocita Carter

You're probably wondering how could I be scared of my checkbook register! What does this really mean? Well, if you avoid posting checks, debit withdrawals or balancing your checkbook at any and all costs because other things seem more important to you, then you may have a fear of your own checkbook. You really don't want to know what your balance is and you're scared that if you find out you'll really know how much money you actually have. You know eventually you'll need to find out but you're just not there yet, and you really don't know what approach you should use to get there. You may want to try some of the following ways to get you past your fear of looking at your checkbook register:

- 1) Set aside time when you can actually review your check register. You'll need time alone in preferably a quiet area of your home. By setting aside time to review your check register you should be calm, relaxed and prepared to take on this task. Make sure you set aside enough time so you do not feel as though you're rushed. You may want to set aside at least one hour for this.
- 2) In reviewing your check register, make sure you take a look at all of your entries carefully first! Be sure you have all of your checks, debit card withdrawals, ATM withdrawals and deposits accounted for prior to attempting to start balancing your check register.
- 3) Get a recent copy of your bank transaction information which would include any checks that have cleared your account, debit card withdrawals, other miscellaneous withdrawals and deposits to your account. You should be able to secure a copy of your banking account transactions via the internet if you are subscribed to your bank's online banking program. If not, you should be able to get this information from your bank directly via telephone or ATM machine. You'll want to know what posted to your account in order to be able to accurately determine your banking account balance.
- 4) During the time you're going through your transactions, make sure you mark them off in your check register and perhaps on a copy of the item you are trying to balance as completed and reviewed.
- 5) You may want to consider looking at certain spending trends while you're balancing your checkbook. As you're balancing your account you may be able to see certain trends that you may want to correct if needed.

6) Consider setting a routine schedule to balance your check book register on a regular basis. Try to remain consistent with the time that you've scheduled to do this for yourself.

See, that wasn't hard at all! The more you balance your checkbook, the easier it will be each time you do it. You'll find that you've learned more about your spending habits and may be able to make adjustments that can save you money in the long run! So go ahead and get started, you'll be glad you did!

About the author: Nocita Carter is a writer and web designer that creates websites providing informative tips on various subject matter including personal finance tips on your personal finances at <http://www.personal-finance-tips-for-you.com> ; dating tips at <http://www.mydating-tips.com> and your choice of ebooks at <http://www.ebook-corner-for-you.com>

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