

# 100+ BUDGET CATEGORIES



## INCOME

- Paychecks
- Side hustle earnings
- Business/self-employment
- Tips
- Bonuses
- Refunds
- Rebates
- Employer-reimbursed costs
- Alimony paid to you
- Child support

## HOUSING

- Mortgage payments
- Rent payments
- Homeowners insurance
- Property taxes
- Home warranties
- Renter's insurance
- HOA fees if you own a home
- Maintenance and repairs
- Home improvements
- Landscaping/lawn care
- Pool service
- Security monitoring

## UTILITIES

- Electricity
- Water/sewer
- Internet
- Cable TV
- Cellphone service
- Natural gas
- Garbage collection
- Recycling collection

## FOOD

- Groceries
- Restaurant meals
- Takeout
- Food subscription services
- Alcohol
- Coffee (away from home)
- Delivery fees

## TRANSPORTATION

- Gas
- Oil and oil changes
- Maintenance and repairs
- New tires
- Car insurance
- Vehicle warranty
- Annual registration fees
- Property taxes
- Inspection fees
- Ride-sharing/taxi fees
- Bus passes
- Tolls
- Parking fees

## DEBT

- Student loans
- Auto loans
- Personal loans
- Credit cards
- Mortgage loans
- Business loans
- Personal debts
- Alimony you pay
- Child support you pay
- Back taxes
- Court judgments

## SAVING/INVESTING

- Emergency fund contributions
- IRA contributions
- 401(k) savings
- Health Savings Plan (HSA) contributions
- Flexible Spending Account (FSA) contributions
- Brokerage account deposits
- Automatic savings
- Sinking funds
- Holiday savings
- College savings

## KIDS

- Daycare
- In-home care/babysitting fees
- Extracurricular activity fees
- School fees
- School supplies
- Uniforms
- Sports equipment
- Private school tuition
- Diapers
- Formula/baby food
- Baby gear

## INSURANCE

- Life insurance
- Health insurance
- Dental insurance
- Vision insurance
- Disability insurance
- Long-term care insurance

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## PETS

- Pet food
- Treats
- Bedding
- Toys
- Grooming
- Pet-sitting/boarding fees
- Medications
- Veterinary bills
- Pet insurance

## PERSONAL CARE

- Haircuts
- Salon visits
- Manicures/pedicures
- Massages
- Spa visits
- Makeup
- Toiletries
- Cosmetic treatments

## CLOTHING

- Baby clothing
- Kids clothing
- Adult clothing
- Seasonal clothing
- Clothing repairs
- Dry cleaning

## MEDICAL

- Copays
- Coinsurance
- Prescription drugs
- Over the counter medicines
- Vitamins/supplements
- Alternative health care

## HOUSEHOLD

- Cleaning products
- Toilet paper
- Paper towels
- Pool maintenance supplies
- Indoor furniture
- Furniture repairs
- Home decor items
- Outdoor furniture

## TRAVEL

- Airfare
- Hotels
- Travel agent fees
- Rental cars
- Travel insurance
- Baggage fees

## SUBSCRIPTIONS

- Netflix
- Hulu
- Disney+
- Amazon Prime
- Newspaper subscriptions
- Magazine subscriptions
- Paid credit monitoring services
- Professional fees
- Alumni fees
- Software subscriptions
- Gym memberships

## GIFTS/GIVING

- Tithing
- Cash donations
- Birthday gifts
- Holiday gifts
- Gifts for other special occasions
- Cards
- Wrapping paper
- Postage/ mailing fees

## RECREATION

- Books
- Craft supplies
- Knitting supplies
- Sports equipment
- Movies/DVDs
- Music streaming
- Classes

## TAXES

- Federal taxes
- State taxes
- Local taxes (which can include property taxes)
- Quarterly estimated taxes if you're self-employed

## MISCELLANEOUS

- Bank fees
- Stamps/postage fees
- Professional services (i.e. attorney, accountant, etc.)
- One-time purchases