

100+ Budget Categories

HOUSING

- Mortgage
- Rent
- Home maintenance and repairs
- Property taxes
- HOA dues
- Home warranty
- Large appliances
- Lawn care

FOOD

- Groceries
- Restaurants
- Takeout
- Fast food
- Coffee shops
- Alcohol

DEBT AND LOAN PAYMENTS

- Credit card debt
- Student loans
- Personal loans
- Auto loan
- Alimony

HEALTHCARE

- Out-of-pocket costs for primary care
- Specialty care
- Dental care
- Urgent care
- Prescriptions
- Medical devices
- Senior care
- Health supplements

UTILITIES

- Electricity
- Gas
- Heating
- Water
- Internet
- Cable
- Phone
- Cellphone
- Trash
- Recycling
- Sewer

TRANSPORTATION

- Gas/Fuel
- Car maintenance and repair
- Auto insurance
- Parking fees
- Public transportation
- Airplane tickets
- Taxis
- Uber/Lyft
- EZ Pass
- DMV Fees
- AAA

INSURANCE

- Medical insurance
- Dental insurance
- Mortgage insurance
- Renters insurance
- Car insurance
- Life insurance
- Property insurance
- Pet insurance

OTHER

- Bank fees
- Credit card fees

CLOTHING AND PERSONAL CARE

- Adult and kids clothing
- Haircuts
- Barber
- Cosmetics
- Spa
- Salon visits

KIDS

- Child support
- Baby necessities
- Daycare
- Tuition
- School supplies
- School lunch
- Extra-curricular activities
- Tutoring
- Allowance
- Baby sitter

PETS

- Pet food
- Pet supplies
- Grooming
- Vet visits
- Pet medication

HOUSEHOLD SUPPLIES

- Cleaning supplies
- Paper products
- Furniture
- Home decorations
- Small appliances
- Pool supplies

SUBSCRIPTIONS

- Gym membership
- Streaming services
- Magazines
- Software

PERSONAL DEVELOPMENT

- Coaching
- Conferences
- Webinars
- Courses

SAVINGS

- Emergency fund
- Retirement
- Investments
- Vacation
- New car
- College fund

ENTERTAINMENT

- Books
- Going out/Bars
- Hobbies
- Small electronics
- Sporting events
- Concerts
- Movies

CHARITY DONATIONS

- Church donations
- Donations to nonprofit organizations
- Online donations