

These categories are here only to help you think of things that you should count as expenses. It in no way means that these will be accepted by the IRS. Quite a few of them will not. And also, most of them you will not even use.

Category	Amount
Income	
Salary	
Self-employed income	
Bonus	
Tips	
Regular monthly income	
Tax refund	
Gifts received	
Alimony received	
Child support received	
Rental income	
Dividend income	
Interest earned	

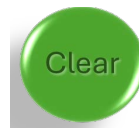
Total Income

Housing	
Mortgage/rent	
Homeowners association (HOA fees)	
Homeowners insurance	
Property insurance (i.e., jewelry)	
Home repairs/Maintenance	
Property taxes	
Home improvement	

Total Income:

Total Expenses:

Net:



Furnishings

Total Housing

Home Services

House cleaning

Lawn care

Security system

Pest control

Total Home Services

Utilities

Natural gas/Electricity

Landline/Home phone

Mobile phone

Home Internet

Garbage

Recycling

Water

Sewer

Total Utilities

Household Items

Cleaning supplies

Paper products

Tools

Toiletries

Laundry supplies

Postage

Furniture	
Home décor	
Pool supplies	

Total Household Items

Food expenses

Groceries	
Fast food	
Coffee shops	
Breakfast	
Lunch	
Dinner	
Drinks	
Snacks	

Total Food Expense

Transportation

Car payment/lease payments	
Car insurance	
Gas	
Oil change	
Maintenance Repairs	
Personal property taxes	
Registration	
Public transportation	
Ride sharing (Uber, Lyft)	
Tolls	

Parking	
Roadside assistance (AAA)	
Parking fees	
Public transit	

Total Transportation

Medical Health

Health insurance	
Dental insurance	
Vision insurance	
Prescription Medications	
Doctor bills (annual checkups or yearly physicals, specialist)	
Dental appointments	
Hospital bills	
Health care costs	
Optometrist	
Glasses/contacts	
Chiropractor visits	
Vitamins/supplements	

Total Medical Health

Insurance

Life insurance	
Disability insurance	
Long-term care insurance	
Umbrella policy	
Identity theft	

Total Insurance

Kids	
Tuition	
Daycare	
Babysitter/Nanny	
Baby necessities, formula	
Summer camp	
School or extra-curricular activities	
School supplies	
School lunches	
Lessons	
Allowance	
Toys	
Kids' discretionary spending	
Child support	
Clothing	

Total Kids

Pets	
Veterinarian	
Pet food	
Pet medication (i.e., flea prevention, shots, heartworm medication)	
Pet toys/beds	
Pet accessories (i.e.,leash, collar, etc.)	
Pet grooming	
Pet insurance	

Total Pets

Subscriptions/Streaming Services

Netflix, Hulu, etc.	
Amazon Prime	
Music (Spotify, Pandora)	
Sports TV subscription (i.e., ESPN, Fox Sports)	
Software subscriptions	
Magazines	
Professional society annual fees	

Total Subscription/Streaming

Clothing

Work clothing	
Athletic clothing	
Leisure clothing	
Alterations	
Dry cleaning	

Total Clothing

Personal Care

Haircuts	
Hair coloring	
Hair products	
Cosmetics	
Nail salon	
Eyebrows	
Massages	

Spa services	
Grooming	
Gym membership	
Counseling Therapy	

Total Personal Care

Personal Development

Books	
Personal coach	
Self-improvement	
Conferences	
Online courses	
In-person courses	

Total Personal Develop.

Financial/Professional Fees

Financial advisor	
Lawyer/Attorney fees	
Tax professional (CPA, online accounting firm)	
Business consultant	

Total Financial/Professional Fees

Recreation/Fun

Movies	
Concert tickets	
Hobbies/Crafts	
Hosting parties	
Books	

Entertainment	
Sporting events	

Total Recreation/Fun

Travel	
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Vacation	
Vacation food	
Vacation activities	
Trips to see family	
Trips for weddings, bachelor/bachelorette parties	
Souvenirs	
Baggage fees	
TSA precheck or global entry	

Total Travel

Technology	
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Mobile phone	
Computer/Computer accessories	
Speaker system	
WI-FI mesh system / WI-FI extender	
Smart home (i.e., Amazon Echo, Fire, Nest, Google)	
Gaming system/Video games/Gaming accessories	

Total Technology

Gifts	
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Family birthday gifts	
Friend birthday gifts	
Wedding shower gifts	

Anniversary gifts	
Baby shower gifts	
Teacher gifts	
Service-person gifts (mail carrier, home service, personal assistant)	
Thank you gifts	
Holiday gifts	
Special occasions	
Total Gifts	

Charitable Giving	
Charity Donations	
Tithing	
Religious	
Community	
Political non-cash donations (i.e., goodwill, Salvation Army, clothing, canned food, etc.)	
Total Charitable Giving	

Savings Goals/Investing	
College savings	
Retirement savings	
New car savings	
Health savings account	
Emergency fund	
Brokerage investments	
Traditional/Roth IRA	
Down payment savings	

Total Savings/Investing

Debt Payments	
Credit card debt	
Student loan debt	
Medical debt	
Personal loans	
Payment plans (Affirm, Afterpay, Sezzle)	
Back taxes	
Past due bills	
Alimony	
Other debt repayment	

Total Debt Payments