

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
<b>Income</b>	
Salary	
Self-employed income	
Bonus	
Tips	
Regular monthly income	
Tax refund	
Gifts received	
Alimony received	
Child support received	
Rental income	
Dividend income	
Interest earned	
<b>Total Income \$</b>	
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<b>Housing</b>	
Mortgage/rent	
Homeowners association (HOA fees)	
Homeowners insurance	
Property insurance (i.e., jewelry)	
Home repairs/Maintenance	
Property taxes	
Home improvement	

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 \$ -**

<b>Medical Health</b>	
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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 \$ -**

<b>Insurance</b>	
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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 \$ -**

<b>Travel</b>	
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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 \$ -**

<b>Technology</b>	
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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 \$ -**

<b>Gifts</b>	
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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 \$** -