



Spending Categories

Savings – money set aside for emergencies or to reach your goals. (Remember to Pay Yourself First.)

Housing/Utilities – rent, mortgage, electric bill, telephone bill, heating bill, trash/sewer bill, water bill, cable bill, repair and maintenance, equipment, furnishings

Auto – car payments, repairs, gas, oil, tires, insurance, license fees, public transportation, parking

Food – groceries, meals eaten away from home, school lunches, coffee, snacks, pet food

Medical/Insurance – doctor visits, dentist, orthodontics, prescriptions, glasses/contacts, health insurance, over-the-counter drugs

Clothing/Personal Care – clothes (for work, play and special events), shoes, purses, wallets, dry cleaning, laundry, hair cuts, make-up, manicures, toiletries, diapers

Education/Recreation – school tuition, books, school supplies, hobbies, vacations, movies, sporting events, concerts, newspapers, magazines, clubs

Gifts/Donations – gifts for birthdays, holidays, weddings, and other special events, contributions to churches and charities

Child Care/Support – babysitting, pre-school, daycare, support paid to custodial parent