

Personal Budget Categories

- **Housing**
 - Rent or mortgage
 - Property taxes
 - Home insurance
 - Repairs and maintenance
- **Utilities**
 - Electricity
 - Water and sewer
 - Natural gas or heating
 - Trash collection
 - Internet, cable, and phone
- **Food**
 - Groceries
 - Dining out / takeout
 - School lunches
- **Transportation**
 - Gas or public transit
 - Car payment
 - Auto insurance
 - Maintenance and repairs
 - Parking and tolls
- **Childcare & Education**
 - Preschool or daycare
 - School supplies and fees
 - Tuition (if applicable)
 - After-school programs or babysitters
- **Healthcare**
 - Insurance premiums
 - Co-pays and prescriptions

- Dental and vision care
 - Over-the-counter medicine
- **Debt Payments**
 - Credit card payments
 - Student loans
 - Personal loans
 - Medical debt
- **Savings & Investments**
 - Emergency fund
 - Retirement (401k, IRA)
 - College fund (529 plans)
 - General savings goals
- **Insurance**
 - Health insurance
 - Life insurance
 - Auto insurance
 - Renter's or homeowner's insurance
- **Personal & Household**
 - Clothing and shoes
 - Toiletries and personal care
 - Cleaning supplies
 - Subscriptions (streaming, apps)
- **Entertainment & Recreation**
 - Movies, concerts, events
 - Hobbies and activities
 - Family outings or vacations
 - Gym memberships
- **Gifts & Donations**
 - Holiday gifts
 - Birthday presents
 - Charitable giving
- **Miscellaneous**
 - Pet care

- Bank fees
- Unexpected expenses
- Home office supplies