

# **BUDGET SUBCATEGORY IDEAS**

#### INCOME

Paycheck Commissions Bonus Side Hustle

Savings

Selling Stuff Money Gifts Investments

**Sinking Funds** 

## SAVINGS

| Main Savings          | Buying a Home      |
|-----------------------|--------------------|
| <b>Emergency Fund</b> | Buying a Car       |
| Retirement            | Home Repair        |
| Investments           | Car Repair         |
|                       | Property Tax       |
|                       | Furniture          |
|                       | Pregnancy/Adoption |
|                       | College Savings    |
|                       | Christmas          |

## BILLS

| Mortgage      |  |
|---------------|--|
| Rent          |  |
| Utilities     |  |
| Cable         |  |
| Subscriptions |  |
| Internet      |  |

Cell Phone Membership Fees Insurances (Home, Life, Car, Renters, Medical, Disability, Property)

Vacation Medical Procedure Taxes (if you owe)

#### DEBT

Car Loan Student Loan Personal Loan Credit Card Debt Business Loan

| EXPENSES  |   |  |
|---|---|--|
| Transportation  | Medical   |  |
| Gas Parking/Tolls Ride Share (ex. Uber) Car Maintenance Public Transports License/DMV | Doctor Visits Hospital Visits Dentist Visits Prescriptions Glasses/Contacts Medical Devices       |  |
| Entertainment   | Food  |  |
| Going Out Date Night Hobbies Sports Events Music Events Other Events                  | Groceries<br>Delivery<br>Eating Out<br>Farmers Markets<br>Meal Kits                               |  |
| Pets  | Children  |  |
| Food Veterinarian Grooming Supplies & Toys Training Prescriptions Daycare             | Daycare Clothing Toys Allowance Babysitter Sports Clubs School Supplies After School Care Lunches |  |
| Self Care   | Other / Misc.   |  |
| Clothing<br>Beauty<br>Grooming<br>Dry Cleaning<br>Personal Allowance                  | Gifts Donations Development Home Expenses (Lawncare, Alarm, HOA, etc.)                            |  |

**Tip:** For expenses, you can stay general (ex: Pets) or get specific (ex: Dog Groomer). Do what works best for you!