

EXPENSES

Cheat Sheet

HOUSING

Rent/Mortgage
Renters/Homeowners
Insurance
Property Tax
HOA Fees
Home Maintenance
Home Improvements
Furniture/Décor
Household Items
Cleaning Supplies
Lawn & Garden
Security System
Cleaning Service

TECHNOLOGY

Phone
Internet
Cable
Streaming Services
Subscriptions

HEALTH

Medical Expenses
Health Insurance
Life Insurance
Gym Membership

UTILITIES

Electric
Gas
Water
Sewer
Trash

PERSONAL CARE

Clothing
Toiletries
Baby Items
Haircuts/Makeup

TRANSPORTATION

Vehicle Maintenance
Car Insurance
Fuel

SAVING

Emergency Fund
House
Downpayment
Vehicle Replacement
College Fund
Retirement

GIVING

Church
Charities
Gifts

FOOD

Groceries
Restaurants
Warehouse
Membership

PET

Food
Clothes/Accessories
Insurance/Medical
Grooming
Boarding

FUN

Travel
Entertainment
Hobbies
Kids Activities
Holidays & Parties
Christmas
Personal Spending
Money

DEBT

Student Loans
Car Payment
Credit Card Payments
Personal Loans
Medical Debt
IRS