

Spending Category Options

Essentials

Housing

rent, mortgage, etc.

Groceries

any food purchased from a grocery store, coop, farmer's market, etc.

Insurance

premiums (health, life, disability), car insurance, renter's insurance, etc.

Medical

medical bills, therapy, co-pays, glasses, contacts, dental work, etc.

Necessities

toiletries, toilet paper, cleaning supplies, etc.

Transportation

bus fares, gasoline, electric charging, parking, tolls, etc.

Utilities

phone bill, gas, heat, electric, internet, garbage/recycling, water, sewage, etc.

Lifestyle

Apps/Software

Phone and/or computer recurring subscriptions

Children's Extracurriculars

clubs, sports, camps, etc.

Clothes

any clothing, shoes, undergarments, etc.

Entertainment

movies, concerts, drinks with a friend, streaming services, etc.

Fitness

gym membership, fitness apps, etc.

Giving

charitable giving of any kind

Hobbies

equipment, tools, workshops taken, etc.

Meals Out

take out, restaurants, coffee runs, etc.

Other

for those last minute items that pop-up that your budget wasn't expecting

Personal Care

beauty products, eyelashes, hair cut, massage, waxing, etc.

Pets

food, vet, grooming, etc.

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Debt Prevention Funds

put a bit of money away each month for these items so you'll be ready when it's time

Computer Replacement

don't forget to include software, cases, keyboards, etc.

Gifts

including birthdays, anniversaries, graduations, holidays, etc.

Home/Yard Maintenance

home repairs, outdoor work, pest control, etc.

Pet Care

those inevitable tests, meds, or emergency vet trips

Specialty Purchases

one-time higher priced items such as furniture, appliances, etc.

Vehicles

these need love on occasion - repairs, oil change, washing, etc.

Debt Payoff

Loan Payments

credit card, student loans, recreational loan, etc.

Debt Snowball

cumulative dollar amount from previous debts paid off that you're putting toward your next debt

Savings

this is for when you're ready to take the step

Rainy Day Fund

\$1000 saved in cash ready for any little emergencies that pop up

Emergency Fund

this pot of money is for you to have 3-6 months of expenses tucked away for the catastrophic moments in life (think COVID-19/losing a job)

Retirement

the goal here would be to save 15% of your income

Vacation

no need to have an exact plan, but if you like to travel have some funds set aside

If you are seeking additional support, I offer 1:1 sessions. You can [book a time here.](#)