

# Home Budget Categories

Here are some ideas for home budget categories to get you started. This isn't a comprehensive list so you may have other items you need on your budget that I haven't thought of.

I tried to group each budget item in the category that I think it best fit but remember, it's YOUR budget. You can organize it however makes sense to you!

## Income

- MY PAYCHECK
- HIS PAYCHECK
- HER PAYCHECK
- SIDE HUSTLES
- BUSINESS INCOME
- CASH BACK / INTEREST
- ALIMONY
- CHILD SUPPORT
- ASSISTANCE PYMTS
- BONUSES
- STOCK DIVIDENDS
- PROFIT PARTICIPATION

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## Food

- GROCERIES
- DINING OUT
- FAST FOOD
- ALCOHOL
- COFFEE

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## Insurance

- LIFE INSURANCE
- DENTAL INSURANCE
- MEDICAL INSURANCE
- LIABILITY INSURANCE
- RENTERS INSURANCE
- VISION INSURANCE
- DISABILITY INSURANCE

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## Rent / Mortgage

- RENT
- MORTGAGE
- PROPERTY TAXES
- PROPERTY INSURANCE
- HOA FEES

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## Transportation

- CAR PAYMENT
- AUTO INSURANCE
- MAINTENANCE
- GAS
- CAR WASHES
- REGISTRATION
- TOLLS
- TIRES
- PARKING
- STORAGE
- AAA
- BUS FEES
- SUBWAY / TRAIN FEES
- TAXI
- UBER / LYFT
- BOAT / FERRY
- BIKE MAINTENANCE

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## Shopping

- BOOKS
- FURNITURE
- ELECTRONICS
- BEDDING
- KNICK KNACKS

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## Utilities

- WATER
- ELECTRICITY
- GAS / PROPANE
- TRASH
- SEPTIC CLEANING
- TELEPHONE
- INTERNET
- CABLE/SATELLITE
- NETFLIX
- HULU
- ALARM COMPANY

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## Pets

- PET FOOD
- VETERINARY
- PET INSURANCE
- SUPPLIES
- ROOM / BOARD
- GROOMING
- PET SITTING
- TOYS
- ACCESSORIES
- SUBSCRIPTIONS
- TRAINING

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## Debt

- CREDIT CARD
- PERSONAL LOAN
- STUDENT LOAN
- AUTO LOAN
- MEDICAL BILLS
- COLLECTIONS ACCTS

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# Home Budget Categories

(Cont'd.)

## Savings

DOWN PAYMENT  
NEW CAR  
EMERGENCY FUND  
INVESTMENTS  
COLLEGE  
VACATION  
JOB LOSS  
ANTICIPATED MEDICAL  
NEW BABY  
ADOPTION  
NEW FURNITURE  
NEW APARTMENT

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## Health/Medical

COPAYS  
HSA  
PRESCRIPTIONS  
THERAPY  
COUNSELING  
GYM MEMBERSHIP  
CONTACTS  
GLASSES  
VISION APPOINTMENT

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## Church

TITHE  
BIBLE SCHOOL  
POTLUCK

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## Home Office

PRINTER INK  
STATIONERY  
PAPER  
SOFTWARE  
SUBSCRIPTIONS

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## Household

TOILETRIES  
MAINTENANCE  
CLEANERS  
ORGANIZATION  
DECOR  
CLEANING SUPPLIES

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## Kids

DAYCARE  
SCHOOL  
ACTIVITIES  
TUTORING  
LESSONS  
CLOTHES  
BRACES  
FORUMLA  
DIAPERS  
TOOTH FAIRY  
LUNCH  
SPORTS  
BABYSITTER

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## Personal

HAIRCUTS  
BEAUTY  
MANICURE/PEDICURE  
LASHES  
WAX

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## Work

UNIFORM  
DRY CLEANING  
CLOTHING  
SUPPLIES  
MEMBERSHIP DUES

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## Vacation

AIRLINE TICKETS  
HOTEL  
RENTAL CAR  
FOOD  
SOUVENIRS  
SHOPPING  
TRAVEL INSURANCE  
ACTIVITIES  
TAXI  
OTHER TRANSPORT  
CRUISE TICKETS

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