

BUDGET CATEGORIES CHECKLIST

Every expense you might be forgetting — check off what applies to you

NAME _____

DATE _____

Go line by line — tick each category you have, so nothing sneaks up on your budget later.

DON'T FORGET THESE

FIXED MONTHLY EXPENSES

☐ Rent / Mortgage	☐ Renters / Home Insurance	☐ Car Payment
☐ Car Insurance	☐ Health Insurance	☐ Life Insurance
☐ Electricity	☐ Gas / Heating	☐ Water / Sewer
☐ Trash / Recycling	☐ Phone Bill	☐ Internet / Wi-Fi
☐ Childcare / Daycare	☐ Student Loan	☐ Personal Loan
☐ Gym Membership	☐ Streaming Services	☐ App / Cloud Subscriptions
☐ HOA Fees	☐ Cable / TV	

VARIABLE / EVERYDAY EXPENSES

☐ Groceries	☐ Dining Out	☐ Coffee / Snacks
☐ Gas / Fuel	☐ Rideshare / Transit	☐ Household Supplies
☐ Toiletries	☐ Personal Care / Beauty	☐ Haircuts / Salon
☐ Clothing	☐ Kids' Activities	☐ School Supplies
☐ Pet Food / Care	☐ Medical / Copays	☐ Prescriptions
☐ Entertainment	☐ Hobbies	☐ Gifts
☐ Date Night	☐ Miscellaneous	

IRREGULAR / ANNUAL EXPENSES (the sneaky ones)

☐ Car Registration / Tags	☐ Car Maintenance / Oil	☐ Property Taxes
☐ Tax Prep / Payments	☐ Annual Premiums	☐ Prime / Memberships
☐ Holidays / Christmas	☐ Birthdays	☐ Back-to-School
☐ Vacation / Travel	☐ Dental / Eye Checkups	☐ Vet Visits
☐ Home Repairs	☐ Warranty Renewals	☐ Professional Dues

SAVINGS & GOALS

☐ Emergency Fund	☐ Retirement / IRA	☐ Sinking Funds
☐ Vacation Fund	☐ Holiday Fund	☐ Car Replacement Fund
☐ Home Down Payment	☐ Kids' College Fund	☐ Extra Debt Payoff

MY EXTRAS — ADD YOUR OWN

☐ _____	☐ _____	☐ _____
☐ _____	☐ _____	☐ _____

"When you name every expense, none of them can surprise you."