

The More Money Than Month Comprehensive Budgeting Category List

Income

- Pay check 1
- Pay check 2
- Bonus
- Investment Income or Dividends
- Rental Income
- Social Security
- Pension
- Unemployment
- Child Support/Alimony
- Tax Refunds

Giving

- Tithes
- Offerings
- Charitable Gifts

Saving

- Emergency Fund
- Retirement Fund
- College Fund
- New Home Down Payment Fund
- Large Purchase Fund (Think replacement of things like appliances, electronics, furniture or other higher priced items)

Housing

- Mortgage
- Repairs/Maintenance
- Real-Estate Taxes
- Landscaping
- Garden Supplies
- Cleaning Services
- Homeowner's Insurance
- Homeowner's Association Fees
- Replace Furniture
- Rent
- Renter's Insurance

Utilities

- Phone
- Water
- Gas
- Heating
- Trash
- Electricity
- Cell Phone
- Cable/Satellite
- Online services (Like Netflix or Hulu)
- Internet Service

Food

- Grocery
- Toiletries
- Cosmetics
- Cleaning supplies
- Restaurants
- Coffee House

Transportation

- Car Insurance
- Repairs and Tires
- Gas
- Oil Changes
- License and Registration Fees
- Car Replacement
- Parking Fees
- Public Transit

Clothing

- Children
- Adult
- Cleaning/Laundry
- Work Clothing

Medical/Health

- Primary Care Physician
- Dentist
- Optometrist
- Other/Specialist Visits
- Medicine/Prescriptions
- Glasses/Contacts
- Health Insurance
- Disability Insurance
- Long-term Care Insurance
- Gym Membership

Personal

- Child Support
- Child Care
- Children's Allowances/Commissions
- Baby-Sitter
- Hair Care
- Education/Adult
- College/Private School Tuition
- School Supplies
- School Fees
- Life Insurance
- Alimony
- Legal Fees
- Accountant Fees
- Tax Preparation
- Union Dues
- Organization Dues
- Safe Deposit Box Rental

- Gifts (Christmas, Birthdays, Showers, Weddings, Anniversary, other special occasions)
- Personal Blow Money
- Postage
- Books
- Newspaper subscriptions
- Pet Supplies
- Pet Food
- Veterinary Expenses
- Miscellaneous

Recreation

- Entertainment
- Vacation
- Sporting events, Theater, Concerts, etc.
- Video Gaming
- Golfing, Bowling, other sporting activities
- Subscriptions
- Club Memberships

Debts

- Credit Card 1
- Credit Card 2
- Credit Card 3
- Student Loans
- Auto Loan 1
- Auto Loan 2
- Medical debt
- Personal Loan