

Career Preparation - Budgeting Categories

1. Housing
 - a. Mortgage / Rent
 - b. Maintenance
 - c. Association fees / Property taxes
 - d. Insurance
 - i. Homeowner's (house, contents, not property)
 - ii. Renter's (contents only)
2. Food
3. Utilities
 - a. Water, electric, gas, trash
 - b. Phone
 - c. Internet
 - d. Television
4. Transportation
 - a. Car
 - i. Payment
 - ii. Insurance
 - iii. Registration
 - iv. Gasoline
 - v. Maintenance
 - vi. Parking
 - b. Bus pass / Taxi
5. Debt reduction
 - a. School loans
 - b. Credit card
6. Donations
7. Savings
 - a. Long term (IRA, 401K)
 - b. Medium (house, car)
 - c. Short term
 - d. Vacation
8. Entertainment
 - a. Starbucks, Cold Stone, etc.
 - b. Dining out
 - c. Dating
9. Miscellaneous
 - a. Clothing
 - b. Grooming
 - c. Cleaning supplies
 - d. Gym membership
 - e. Postage
 - f. Pet supplies
10. Spending money