

	Budget Categories	Monthly Estimate	Yearly Estimate	Other Estimate
	Giving			
A	Tithing			
B	Offerings			
C	Charities			
D	Specific Needs – Consider creating a Giving Fund.			
	Food			
E	Groceries			
F	Pet Food/Treats			
	Shelter			
G	House Payment			
H	Rent			
I	Household Repairs			
	Utilities			
J	Electricity			
K	Water			
L	Heating			
M	Garbage			
N	Phones			
O	Cable			
P	Internet			
	Clothing			
Q	Adult's Clothing			
R	Children's Clothing			
	Transportation			
S	Fuel			
T	Tires			
U	Oil Changes			
V	Maintenance			
W	Parking Fees			
X	Repairs			
Y	DMV Fees			
Z	Vehicle Replacement – This should be for reasonable vehicle replacements;			
	Medical			

AA	Primary Care			
AB	Dental Care			
AC	Specialty Care – Think orthodontics, optometrists, etc.			
AD	Medications			
AE	Medical Devices			
	Insurance			
AF	Health Insurance			
AG	Renter’s Insurance			
AH	Auto Insurance			
AI	Life Insurance			
AJ	Disability Insurance			
AK	Identity Theft Protection			
AL	Longterm Care Insurance			
	Household Items/Supplies			
AM	Toiletries			
AN	Laundry Detergent			
AO	Dishwasher Detergent			
AP	Cleaning Supplies			
AQ	Tools			
	Personal			
AR	Gym Memberships			
AS	Hair Cuts			
AT	Salon Services			
AU	Cosmetics			
AV	Subscriptions			
	Debt Reduction			
AW	Credit Card			
AX	Personal Loan			
AY	Student Loan			
	Education			
AZ	Financial Coaching			
BA	Your College			
BB	School Supplies			
BC	Books			
BD	Conferences			

	Savings			
BE	Emergency Fund			
BF	Other Savings – You can add other specific saving categories here where needed.			
	Gifts			
BG	Birthday			
BH	Anniversary			
BI	Wedding			
BJ	Christmas			
BK	Special Occasion			
	Fun Money			
BL	Entertainment			
BM	Games			
BN	Eating Out			
BO	Spontaneous Giving			
BP	Vacations			
BQ	Subscriptions – Such as Netflix.			
BR				
BS				
BT				
BU				
BV				
BW				
BX				
	Total Expenses Per Month →			← Total Per Year

Income	
Pay Check 1	
Pay Check 2	
Total Per Month →	

Surplus / Debt per month (income – expenses) ->	
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