**Income and expense category list**

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Income

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Regular paycheck

Bonus or commission

Side hustle money

Interest (from investments)

Any money received from the government (for example, child benefits)

Alimony payments

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Housing

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Rent

Mortgage payments

Condo / HOA (home owner’s association) dues / Maintenance fees

Household appliances

Household Repairs

Heating systems (eg: furnace) and cooling systems (eg: air conditioning)

Landscaping

Lawn Care

Alarm systems

Property taxes

Furniture and décor items

Purchases from stores like Home Depot

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Utilities

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Electricity

Water

Phone

Natural gas

Sewer

Trash

Heating

Cable / TV streaming subscriptions

Internet

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Transportation

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Transit

Taxis / Uber

Car / vehicle lease

Gasoline

License and registration fees

Vehicle repairs (including oil changes)

Tires and tire storage

Parking

Tolls

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Food / Grocery Store Items

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Groceries and food (obviously)

Toothpaste

Hygiene / toiletries

Shampoo and conditioner

Deodorant

Vitamins and supplements

Laundry detergent

Cleaning supplies

Diapers

Farmers market

Meal kits

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Insurance

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Life insurance

Home insurance

Renters insurance

Vehicle insurance

Healthcare insurance

Pet insurance

Disability insurance

Long term care insurance

----------------------------------------

Healthcare / Medical Costs

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Prescription medication

Prescription eye glasses

Dental care

Braces

Therapy

Massages

Health deductibles

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Kids

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Child care

Summer camp

Extra curricular activities, such as sports or music lessons

School supplies

Tuition

Tutoring

Child support

Allowance

Birthday parties

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Personal

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Gym memberships and fitness classes

Clothing

Dry cleaning

Hair care / beauty

Health and wellness / spa

Miscellaneous shopping

Personal development

Purchases from stores like Walmart

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Entertainment

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Restaurants (this also includes items like fast food and food delivery)

Books

Electronics

Concerts / events

Movies

Hobbies

Memberships

Subscriptions

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Pets

----------------------------------------

Grooming

Pet food

Toys

Supplies

Pet sitter / daycare

Veterinary bills

Pet medication

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Travel

----------------------------------------

Vacation

Hotel

Car rentals

Airfare

Cruises

----------------------------------------

Debt Repayment

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Credit card debt

Vehicle loan

Personal loans / lines of credit

Student debt

Medical bills

Loans from family or friends

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Other

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Miscellaneous expenses

Gifts

Special occasions

Donations

Anything that doesn’t fit into another category.

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Savings

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Retirement fund

Investments

Emergency fund

Sinking funds

General savings accounts

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HOUSING

UTILITIES

TRANSPORTATION

FOOD / GROCERY STORE ITEMS

INSURANCE

HEALTHCARE / MEDICAL COSTS

KIDS

PERSONAL

ENTERTAINMENT

PETS

TRAVEL

DEBT REPAYMENT

OTHER

INCOME

SAVINGS