

## The Ultimate List of Budget Categories: 150 Ideas

If you need help creating a budget, check out this other freebie, [the “How to Create a Budget” worksheet](#).

Once you’re ready to get started, here are 150 ideas for your budget categories. Obviously, you don’t want to use 150 categories for your budget – that would be a big mess!

I’d recommend using 15-30 categories. The purpose of this list is to give you plenty of ideas. Take the ones that work for you and ignore the rest 😊

### HOUSING

1. Rent or mortgage
2. Utilities
3. Electricity
4. Water
5. Heat/AC
6. Trash
7. HOA Fees
8. Homeowner’s Insurance or renter’s insurance
9. Property taxes
10. Security system

### TRANSPORTATION

1. Gas
2. Car payment
3. Car insurance
4. Oil changes
5. Maintenance
6. Tires
7. Tabs and license renewal
8. Tolls
9. Auto club membership (AAA, etc.)
10. Bus, cab, or Uber fare
11. Parking fees
12. Bicycle maintenance

## **INSURANCE**

1. Medical
2. Dental
3. Vision
4. Life
5. Long-term disability
6. Short-term disability
7. Long-term care
8. Identity theft protection
9. Travel
10. Pet

## **BILLS & ESSENTIALS**

1. Cell phone
2. Landline
3. Cable
4. Internet
5. Hulu or Netflix
6. Clothing
7. Shoes
8. Subscriptions
9. Memberships
10. Child support
11. Alimony

## **FOOD**

1. Groceries
2. Fast food
3. Restaurants
4. Alcohol
5. Starbucks/coffee
6. School lunches (for kids)

## **PET**

1. Food
2. Treats
3. Vet appointments
4. Toys

5. Medications
6. Grooming
7. Boarding or daycare
8. Miscellaneous (blankets, clothes, leashes, etc.)

## DEBT

1. Student loans
2. Car loans
3. Credit cards
4. Mortgage (extra payment)
5. Medical, legal, tax, or other debt

## SAVINGS

1. Retirement
2. Emergency fund
3. Car replacement fund
4. Phone replacement fund
5. Computer replacement fund
6. Big purchase
7. Vacation
8. 529 plans for children

## HOUSEHOLD ITEMS

1. Repairs/maintenance
2. Replacing items (light bulbs, etc.)
3. Paper products (Kleenex, paper towels, toilet paper, trash bags)
4. Home décor
5. Cleaning supplies
6. Laundry detergent
7. Tools
8. Home Depot
9. Organizing supplies
10. Home office supplies (paper, printer ink, etc.)

## SERVICES

1. Lawn mowing or shoveling
2. Home remodeling
3. Dry cleaning

4. Babysitting
5. House cleaning
6. Tax filing
7. Financial planning

## HEALTH

1. Prescriptions
2. Over the counter medications
3. Vitamins
4. Supplements
5. Doctor visit copays
6. Specialist visit copays
7. Dental exams
8. Eye exams
9. Orthodontist visits
10. Medical devices
11. Deductible or coinsurance
12. Massages
13. Gym memberships (including annual fee)
14. Personal training
15. Group fitness classes

## BEAUTY

1. Haircuts
2. Hair dye
3. Makeup
4. Tanning
5. Manicures/pedicures
6. Facials
7. Toiletries

## GIFTS

1. Anniversaries
2. Birthdays
3. "Just because"
4. Wedding
5. Showers (bridal, baby)
6. Graduations
7. Valentine's Day

8. Mother's Day/Father's Day

## ENTERTAINMENT/FUN

1. Spouse 1 spending
2. Spouse 2 spending
3. Date nights
4. Family outings
5. Friend outings
6. Books
7. Movies
8. Tickets
9. Music subscriptions
10. Apps
11. Hobbies

## SPECIAL OCCASIONS

1. Halloween
2. Easter
3. St. Patrick's Day
4. Christmas
5. New Year's Eve
6. Valentine's Day
7. 4<sup>th</sup> of July

## KIDS

1. Clothes
2. Allowance
3. Daycare
4. Field trip fees
5. Activity/sports fees
6. School supplies
7. Private school
8. Private lessons
9. Birthday parties
10. Baby expenses (diapers, formula, etc.)

## MISCELLANEOUS

1. Giving

2. Tithing
3. Variable expenses
4. Job-related expenses (reimbursed later)
5. Miscellaneous / "stuff I forgot to budget for"