



SPENDING PLAN CATEGORIES

Daily Living Expenses:

Mortgage/rent
Utilities - Electricity
Utilities - Water
Utilities - Oil
Utilities - Cable
Cellular telephone
Home repairs
Home improvement
Home security
Grounds maintenance
Groceries
Beer/Wine
Dry cleaning
Dining out
Housecleaning service
Pet Care
Netflix
Spotify
Amazon Prime
Apple TV

Transportation Expenses:

Gas/fuel
Car Insurance
Car Maintenance / Repairs
Car Registration/taxes
Car Loan/Lease payment

Healthcare Expenses:

Health club dues
Health Insurance Premiums
Prescriptions
Co-payments/out-of-pocket

Insurance:

Life insurance premiums
Long-term disability insurance premiums
Liability insurance premiums
Homeowners/Renters insurance

Entertainment Expenses:

Country Club dues
Vacations

Dues/Subscriptions:

Wall Street Journal
Barrons
New York Times

Miscellaneous:

Sports teams
EZ Pass
Checking account monthly fee
Interest expense - credit cards
ATM/misc

Savings:

Emergency Fund
Retirement (401k, IRA, Roth IRA)
College Savings (529 Plans)
HSA Plan contribution
Brokerage account