



# GETTING SET UP

BUDGET CATEGORY SELECTION

## SELECT BUDGET CATEGORIES

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### BILLS

Fixed costs that occur monthly and are usually the same amount every month. Often paid through auto-draft.

Note: Non-monthly bills should be selected as sinking funds.

*Select all that apply:*

- |                                    |  |   |
|------------------------------------|--|---|
| <input type="checkbox"/> MORTGAGE  | <input type="checkbox"/> SUBSCRIPTIONS | <input type="checkbox"/> PHONE              |
| <input type="checkbox"/> RENT      | <input type="checkbox"/> GYM           | <input type="checkbox"/> CELL PHONE         |
| <input type="checkbox"/> UTILITIES | <input type="checkbox"/> MEMBERSHIPS   | <input type="checkbox"/> INSURANCE PREMIUMS |
| <input type="checkbox"/> CABLE     | <input type="checkbox"/> INTERNET      | <input type="checkbox"/> MISCELLANEOUS      |
|                                    |  | <input type="checkbox"/> OTHER              |

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### VARIABLE EXPENSES

Variable costs that occur monthly, where the amount changes month-to-month.

Note: Non-monthly expenses should be selected as sinking funds.

*Select all that apply:*

- |   |  |  |
|---|--|--|
| <input type="checkbox"/> GAS              | <input type="checkbox"/> SHOPPING        | <input type="checkbox"/> CLOTHING      |
| <input type="checkbox"/> TRANSPORTATION   | <input type="checkbox"/> PET CARE        | <input type="checkbox"/> BEAUTY        |
| <input type="checkbox"/> HEALTH & MEDICAL | <input type="checkbox"/> CHILDCARE       | <input type="checkbox"/> GIFTS         |
| <input type="checkbox"/> GROCERIES        | <input type="checkbox"/> KIDS            | <input type="checkbox"/> DONATIONS     |
| <input type="checkbox"/> EATING OUT       | <input type="checkbox"/> KIDS ACTIVITIES | <input type="checkbox"/> MISCELLANEOUS |
| <input type="checkbox"/> FOOD DELIVERY    | <input type="checkbox"/> PERSONAL        | <input type="checkbox"/> OTHER         |
| <input type="checkbox"/> ENTERTAINMENT    | <input type="checkbox"/> SELF-CARE       |  |

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## DEBTS

Fixed costs paid to a creditor including credit cards with a balance, loans and payment plans.

*Select all that apply:*

- |  |   |  |
|--|---|--|
| <input type="checkbox"/> CAR LOAN      | <input type="checkbox"/> CREDIT CARD DEBT | <input type="checkbox"/> MISCELLANEOUS |
| <input type="checkbox"/> STUDENT LOAN  | <input type="checkbox"/> MEDICAL DEBT     | <input type="checkbox"/> OTHER         |
| <input type="checkbox"/> PERSONAL LOAN | <input type="checkbox"/> DEBT             |  |

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## SINKING FUNDS

Savings for specific needs or events and/or non-monthly bills and expenses. (i.e., quarterly, biannual, annual)

Note: If there are sinking fund categories you don't save for today but that you want to be part of your budget going forward, you should select them.

*Select all that apply:*

- |   |   |   |
|---|---|---|
| <input type="checkbox"/> EMERGENCY          | <input type="checkbox"/> BABY             | <input type="checkbox"/> PERSONAL         |
| <input type="checkbox"/> RETIREMENT         | <input type="checkbox"/> WEDDING          | <input type="checkbox"/> SELF-CARE        |
| <input type="checkbox"/> INVESTMENTS        | <input type="checkbox"/> VACATION         | <input type="checkbox"/> CLOTHING         |
| <input type="checkbox"/> HOME MAINTENANCE   | <input type="checkbox"/> HOLIDAYS         | <input type="checkbox"/> HEALTH & MEDICAL |
| <input type="checkbox"/> NEW HOME           | <input type="checkbox"/> CHRISTMAS        | <input type="checkbox"/> MEMBERSHIPS      |
| <input type="checkbox"/> PROPERTY TAXES     | <input type="checkbox"/> EVENTS           | <input type="checkbox"/> SUBSCRIPTIONS    |
| <input type="checkbox"/> FURNITURE & DECOR  | <input type="checkbox"/> SPECIAL OCCASION | <input type="checkbox"/> PET CARE         |
| <input type="checkbox"/> CAR MAINTENANCE    | <input type="checkbox"/> GIFTS            | <input type="checkbox"/> KIDS             |
| <input type="checkbox"/> NEW CAR            | <input type="checkbox"/> DONATIONS        | <input type="checkbox"/> KIDS ACTIVITES   |
| <input type="checkbox"/> INSURANCE PREMIUMS | <input type="checkbox"/> SCHOOL           | <input type="checkbox"/> ONE MONTH AHEAD  |
| <input type="checkbox"/> INCOME TAXES       | <input type="checkbox"/> SCHOOL SUPPLIES  | <input type="checkbox"/> MISCELLANEOUS    |
| <input type="checkbox"/> TAXES              | <input type="checkbox"/> COLLEGE          | <input type="checkbox"/> OTHER            |