BUDGET categories

SALARY & WAGE INCOME (Person #1)

- #1 - Gross Salaries & Wages
- #1 - Commissions/Bonuses
- #1 - Add: Overtime Pay, Other Income
- #1 - Less: FICA - Social Security Tax
- #1 - Less: FICA - Medicare Tax
- #1 - Less: Federal Tax Withholding
- #1 - Less: State Tax Withholding
- #1 - Less: Qualified Retirement Contributions
- #1 - Less: Roth 401k Contributions
- #1 - Less: Medical Insurance Premiums
- #1 - Less: HSA/FSA Contribution
- #1 - Less: Other Pre-Tax Deductions
- #1 - Less: Life Insurance Premiums
- #1 - Less: Other After-Tax Deductions

SALARY & WAGE INCOME (Person #2)

- #2 - Gross Salaries & Wages
- #2 - Commissions/Bonuses
- #2 - Add: Overtime Pay, Other Income
- #2 - Less: FICA - Social Security Tax
- #2 - Less: FICA - Medicare Tax
- #2 - Less: Federal Tax Withholding
- #2 - Less: State Tax Withholding
- #2 - Less: Qualified Retirement Contributions
- #2 - Less: Roth 401k Contributions
- #2 - Less: Medical Insurance Premiums
- #2 - Less: HSA/FSA Contribution
- #2 - Less: Other Pre-Tax Deductions
- #2 - Less: Life Insurance Premiums
- #2 - Less: Other After-Tax Deductions

OTHER INCOME

- Interest Income - Checking
- Interest Income - Savings
- Dividend Income - Brokerage
- Stock Sale Proceeds & Cap Gain Dist - Brokerage
- Credit Card Rewards
- Other Income - Alimony
- Other Income - Child Support
- Other Income - Sale of Property
- Other Income - Gifts
- Other Miscellaneous Income
- Federal Tax Refund (Reimbursement)
- State Tax Refund (Reimbursement)
- Other Reimbursements
- Business Income
- Rental Income

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SAVINGS GOALS

- Savings - Emergency Fund
- Savings - Traditional IRA Contributions (Prior Tax Year)
- Savings - Traditional IRA Contributions (Current Tax Year)
- Savings - Nondeductible IRA Contributions (Prior Tax Year)
- Savings - Nondeductible IRA Contributions (Current Tax Year)
- Savings - Roth IRA Contributions (Prior Tax Year)
- Savings - Roth IRA Contributions (Current Tax Year)
- Savings - Self-Employed Ret Contributions (Prior Tax Year)
- Savings - Self-Employed Ret Contributions (Current Tax Year)
- Savings - HSA Contributions (Prior Tax Year)
- Savings - HSA Contributions (Current Tax Year)
- Savings - College Funds
- Savings - Brokerage Account
- Savings - Dividends & Cap Gains Reinvested (Included in Income)
- Savings - Other Long-Term Goals

GIVING

- Tithes
- Charitable Contributions - Deductible
- Charitable Contributions - Nondeductible

DEBT & TAX PAYMENTS

- Credit Card Balances
- Student Loan Payments
- Alimony Payments
- Child Support Payments
- Other Debt Payments
- Federal Tax Payments - Prior Tax Year
- State Tax Payments - Prior Tax Year
- Federal Tax Estimated Payments
- State Tax Estimated Payments

HOUSING

- Mortgage/Rent Payments
- Homeowner's or Renters Insurance
- Property Taxes
- HOA Dues, Condo Association Fees
- Home Repairs & Maintenance
- Other Home Costs
- Utilities - Electricity & Gas
- Utilities - Water & Sewer
- Utilities - Trash Removal
- Utilities - Cable & Internet
- Utilities - Cell Phone

TRANSPORTATION

- Autos - Payments
- Autos - Insurance
- Autos - Gasoline
- Autos - Maintenance and Repairs
- Autos - Annual Registration Fees
- Public Transportation
- Tolls and Parking Fees

FOOD

- Food - Groceries
- Food - Eating Out (Family)
- Food - Eating Out (Person #1)
- Food - Eating Out (Person #2)
- Food - Other

MEDICAL

- Over-the-Counter Medications
- Health Insurance
- Doctor & Hospital Visits
- Prescriptions

PERSONAL

- Allowances
- Books & Subscriptions
- Clothing & Dry Cleaning
- Gym Membership
- Hair & Grooming
- Recreation/Entertainment
- Scheduled Activities/Hobbies
- Other Personal Expenses

CHILD CARE / SCHOOL

- Babysitting
- Daycare/After School Care
- Preschool
- Private School Tuition/Tutoring

PET CARE & SUPPLIES

- Pet Food & Supplies
- Pet Grooming
- Pet Veterinary Care

MISCELLANEOUS

- Credit Card & Bank Fees
- Gifts (birthday, wedding, etc.)
- Household Supplies
- Life Insurance Premiums
- Long-Term Disability Insurance Premiums
- Personal Umbrella Liability Insurance
- Professional/Legal Fees (CPA, attorney, etc.)
- Union or Professional Dues
- Warehouse Club Membership Fees
- Work-Related Expenses
- Other Miscellaneous Expense

HOLIDAY & NON-RECURRING EXPENSES

- Holiday Expenses
- Home Improvement Projects
- Travel/Vacation
- Other Non-Recurring Expense