



BUDGETING CATEGORIES

Now that you have learned about budgeting and goals, you should be able to set specific, measurable, attainable, realistic and timely (SMART) goals and use a spending diary to set a budget.

At your next appointment, your advisor will discuss your current expenses and work with you to create a personalized budget. To prepare, please ensure that you know how much, if any, is spent in each of the following categories. Unsure how much you spend? Use the spending diary (on reverse) to keep track.

Auto

- Car payment
- Plates/tags/inspection
- Repairs/maintenance
- Public transportation
- Gasoline

Health/medical

- Gym membership
- Health/medical bills
- Medical/dental co-pays
- Medications

House

- Home repairs/maintenance
- Housing/rent/mortgage
- Lawn care
- Parking
- Pest control
- Pet food/care
- Veterinarian bills

Utilities

- Cable
- Cell Phone/telephone
- Electricity
- Gas
- Internet
- Streaming services
- Security system
- Trash/recycling
- Water/sewage

Insurance

- Auto
- Health
- Homeowners/renters
- Life

Living

- Allowance for children
- Barber/beauty shop
- Clothing
- Child care
- Child support and alimony
- Dining out
- Entertainment
- Groceries
- Personal items/toiletries
- School fees/books/supplies
- School lunches
- Student loans
- Tuition

Miscellaneous

- Alcohol/tobacco
- Charitable donations
- Church tithes
- Collection payments
- Credit card payments
- Debt management payments
- Gifts
- Installment loan
- IRS/tax payments
- Judgment or garnishment
- Savings



SPENDING DIARY

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday

NOTES:



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