

## Suggested Budget Categories

*These are optional categories. Select only those that are most relevant to your situation.*

### **Giving (at least 10%)**

- Tithe
- Grace giving
- Non-profit organizations
- Other organizations

### **Saving (at least 10%)**

- Emergency fund
- Retirement (IRA, Roth IRA, 401(k), 403(b))
- Short-term savings (car, electronics, special getaway, hobby)
- Long-term savings (house, graduate school, children's college, starting a business)

### **Living (at most 80%)**

- Clothing
- Debt repayment (credit card, student loan, car loan)
- Entertainment (dining out, concerts, movies, dates)
- Groceries
- Gifts
- Health (medicine/prescriptions, toiletries, personal care)
- Housing (rent/mortgage, furnishings, repairs)
- Insurance (medical, life, auto, renters/home, disability, dental, vision)
- Personal growth (conferences, seminars, books)
- Transportation (gas, oil changes, tires, repairs)
- Utilities (cable, internet, gas, electric, water, trash)
- Vacation