

Spending Categories Guide

A plain English look at common spending categories. Use the blank line beside each to estimate your own typical amount.

HOUSING

Rent or mortgage, property costs, and basic home upkeep. Often the largest single category.

Your estimate: _____

FOOD

Groceries and eating out. Splitting the two can make patterns easier to see.

Your estimate: _____

TRANSPORT

Fuel, transit, insurance, parking, and vehicle upkeep.

Your estimate: _____

SAVINGS

Money set aside before it is spent, including an emergency buffer and longer term saving.

Your estimate: _____

DEBT

Payments toward credit cards, loans, and other balances you owe.

Your estimate: _____

DISCRETIONARY

Flexible, optional spending such as entertainment, hobbies, and extras.

Your estimate: _____