

Spending Categories Checklist

Use this checklist to organize your expenses into Essential and Discretionary categories. Icons are included to provide a quick visual cue for each type of expense.

Essential Expenses	Discretionary Expenses
 Housing (rent/mortgage)	 Travel
 Utilities	 Dining out
 Groceries	 Hobbies
 Insurance	 Entertainment
 Transportation	 Gifts / One-time purchases
 Healthcare	 Personal upgrades