

Sheet1

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01 00 Housing
01 01 Rent or Mortgage
01 02 Home Repairs
01 03 Lawn Care
01 04 Home Supplies
01 05 Electricity
01 06 Heating
01 07 Water
01 08 Garbage Collection
01 09 Property Taxes
01 10 Home Insurance
01 11 Telephone
02 00 Transportation
02 01 Public Transportation
02 02 Auto Payment #1
02 04 Auto Insurance
02 05 Auto Repair/Maintenance
02 06 Gasoline
02 07 Car Registration and Tags
02 08 Parking Expenses
03 00 Loans and Savings
03 01 Savings
03 02 Emergency Fund
03 03 Credit Card #1
03 04 Credit Card #2
03 05 Loan or Debt #1
03 06 Loan or Debt #2
04 00 Food
04 01 Food and Beverages
04 02 Eating Out
04 03 School Lunches
05 00 Clothing and Personal Items
05 01 Personal Care Supplies
05 02 Personal Services
05 03 Clothing
06 00 Personal and Recreational Items
06 01 Newspapers/Books
06 03 Travel/Vacations
06 04 Recreation
06 05 Pets
06 06 Gifts
07 00 Children
07 01 Clothing
07 02 Infant Food and Formula
07 03 Baby Sitter
07 04 Day Care
07 05 School Needs
07 06 Allowances

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07 07 Recreation
08 00 Health
08 01 Medical Insurance
08 02 Medical Bills
08 03 Dental Bills
08 04 Prescriptions
08 05 Life Insurance
09 00 Contributions
09 01 Contributions
05 04 Laundry/Cleaning
02 03 Auto Payment #2
06 02 TV Cable/Satellite Subscription

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Money spent on things related to your home.

Money spent for housing.

Money spent to repair items in your home. You should set aside money each month for home repairs.

Money spent on the upkeep of your yard. This includes gas for your lawnmower, a lawn service, and fertilizer for your yard.

Money spent on items used to maintain your home. Home supplies include cleaning supplies and tools.

Money spent on your monthly electric bill.

Money spent on gas/coal/wood to heat your home. Do not include electricity costs.

Money spent on water for your home.

Money spent on garbage pick-up. In some cities and towns, everyone must pay for garbage collection.

Taxes that people who own property must pay. You should set aside money for this item each month. Payments may be made monthly, quarterly, or yearly.

Money spent to insure your home. You should set aside money for this item each month. Payments may be made monthly, quarterly, or yearly.

Money spent on your phone service. Include your home phone bill as well as car phone bills.

Money spent on things related to the means of transportation you use.

Money spent on bus tickets, subway rides, or any other form of public transportation you use.

Money spent on primary car payment.

Money spent to insure your car. Auto insurance may be paid monthly, quarterly, or yearly. You should budget for auto each month.

Money spent to repair and maintain your vehicle. This includes changing the oil, replacing tires, and fixing things that are broken.

The amount of money you spend each month on gasoline for your automobile.

Money spent on automobile tags and taxes. You should set aside money for this item each month. Payments may be made monthly, quarterly, or yearly.

Money spent to park your car.

Money you save and money you spend to repay loans. Loans may include student loans, bank loans, and credit card bills.

Money you save each month that you do not plan to spend.

Money you save each month for unexpected costs.

Money you spend to pay off credit card charges.

Money you spend to pay off credit card charges.

Money you spend to pay off a debt. This includes student loans, bank loans, and any other consumer debt excluding credit card debt.

Money you spend to pay off a debt. This includes student loans, bank loans, and any other consumer debt excluding credit card debt.

Money spent on eating expenses.

Money you spend each month for groceries for you and your family. Do not be too conservative with this amount. You have to eat.

Money spent on meals eaten out. Many people eat out a lot. Some people cannot go home for lunch and must eat out every day.

Money spent on school lunches for your children.

Money spent on things you wear and personal care items.

Money spent on items like deodorant, make-up, soap, and shampoo.

Money you spend for services to maintain your appearance such as hair cuts, permanents, manicures, and pedicures.

Money you spend on clothing. This includes anything you wear such as shoes, jewelry, ties, and accessories.

Money spent on things you like to do.

Money you spend on newspapers, books, and magazines. You should include subscription fees.

Money spent on travel and vacations. Include hotel rooms, entertainment fees, and food.

Money spent for entertainment costs such as movie tickets, club dues, and admission fees.

Money spent on your pet. Include vet bills, pet food, and pet accessories.

Money spent on gifts such as Christmas presents and birthday presents.

Money spent on your children.

Money spent on clothing for your children such as tennis shoes, diapers, and school uniforms.

Money spent on infant formula and baby food.

Money spent on a baby sitter for your children.

Money spent on day care for your children.

Money spent on school needs for your children. This includes school supplies, uniforms, tuition, and activity fees.

Money you give your children on a regular basis.

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Money spent on recreation for your children. This includes team sport fees, skating rink fees, and movie tickets.

Money spent on things related to your health.

Money spent on medical insurance.

Money spent on medical care.

Money spent on dental care.

Money spent on medicine.

Money spent on a life insurance policy.

Money you spend on donations to organizations of your choice.

Money spent on donations to your church, school, or other organization.

Money spent on professional cleaners and laundry mat fees.

Money spent on a second car payment.

Money you spend on TV programming services.