

Spending & Budget Categories

This guide details the default **Spending & Budgeting** categories available to you in your Personal Financial Website. It is a best practice to verify that your spending transactions are accurately categorized.

If you need to make any changes to how your transactions are categorized, use the list below as a reference. Unable to find a current category to match your spending transaction? You can create additional subcategories under any of the bolded categories below!

Excluded

Unclassified

Auto & Transport

- Auto Payment
- Auto Registration
- Auto Service
- Gas & Fuel
- Public Transport

Bills & Utilities

- Energy, Gas & Electric
- Garbage & Recycling
- Phone, Internet & Cable
- Sewer
- Water

Business

Cash/ATM

Charity

Education

Entertainment

- Concerts & Events
- Movies, DVDs & Music

Fees & Charges

- Bank Fee
- Finance Charge
- Service Fee

Food

- Alcohol & Bars
- Fast Food & Convenience
- Groceries
- Restaurants/Dining

Gifts

Health & Fitness

- Gym
- Hair & Nails
- Spa & Massage

Home

- Furniture & Home Decor
- Home Improvement/Maintenance
- Home Supplies
- Household Services

Income

- Bonus
- Dividend
- Interest Income
- Investment Income
- Net Salary
- Other Income
- Paycheck/Salary
- Tax Refund

Insurance

- Auto Insurance
- Disability Insurance
- Health Insurance
- Homeowner Insurance
- Life Insurance
- LTC Insurance
- Umbrella Insurance
- Whole Life Insurance

Kids

- Baby Supplies
- Childcare & Daycare
- Kids Clothing
- Toys

Legal

Spending & Budget Categories

Loan

Medical

- Dentist
- Doctor
- Pharmacy

Mortgage & Rent

- Mortgage Escrow
- Mortgage Interest
- Mortgage Principal

Pets

- Pet Food
- Pet Grooming
- Veterinary

Savings

- Investment Savings
- Retirement Savings

Shipping & Handling

Shopping

- Books
- Clothing
- Electronics & Software
- Merchandise/Misc.
- Sports & Hobbies

Taxes

- Federal Tax
- Local Tax
- Medicare Tax
- Other Tax
- Property Tax
- SDI Tax
- Social Security Tax
- State Tax

Transfers

- Credit Card Payment

Travel & Vacation

- Air Travel
- Hotel
- Rental Car