

Small Business Expense Category Checklist

OPERATIONS & OVERHEAD

- Rent & Utilities
- Office Supplies
- Software Subscriptions
- Internet & Phone
- Insurance Premiums
- Maintenance & Repairs

PERSONNEL & SERVICES

- Payroll & Wages
- Contractor Fees
- Professional Services (Legal)
- Accounting & Tax Prep
- Employee Benefits
- Training & Education

MARKETING & SALES

- Advertising (Digital/Print)
- Website Hosting & SEO
- Event Sponsorships
- Client Entertainment
- Travel & Lodging
- Meals & Per Diem

FINANCIAL & LEGAL

- Bank Fees & Interest
- Merchant Processing Fees
- Licenses & Permits
- Taxes & Dues

Template for internal auditing purposes only.