

# UNIVERSAL FINANCIAL EXPENSE CATEGORIES

Standardized Classification Chart

## HOUSING & SHELTER

- Mortgage / Rent **FIXED**
  - Property Taxes **FIXED**
  - Home Insurance **FIXED**
  - Maintenance & Repairs **VARIABLE**
  - HOA Fees **FIXED**
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## UTILITIES & SERVICES

- Electricity & Gas **VARIABLE**
  - Water & Sewer **VARIABLE**
  - Internet / Wi-Fi **FIXED**
  - Mobile Phone Plan **FIXED**
  - Waste Management **FIXED**
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## TRANSPORTATION

- Loan / Lease Payment **FIXED**
  - Fuel / Charging **VARIABLE**
  - Car Insurance **FIXED**
  - Public Transit / Rideshare **VARIABLE**
  - Registration & Fees **ANNUAL**
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## FOOD & LIFESTYLE

- Groceries **VARIABLE**
  - Dining Out / Delivery **DISCRETIONARY**
  - Clothing & Apparel **DISCRETIONARY**
  - Personal Care / Hygiene **VARIABLE**
  - Laundry / Dry Cleaning **VARIABLE**
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## HEALTH & PROTECTION

- Health Insurance **FIXED**
- Medical Co-pays **VARIABLE**
- Prescriptions **VARIABLE**
- Life / Disability Insurance **FIXED**

- Gym / Wellness **FIXED**
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## **EDUCATION & LEISURE**

- Streaming Services **FIXED**
  - Hobbies & Recreation **DISCRETIONARY**
  - Student Loan Payments **FIXED**
  - Books & Courses **DISCRETIONARY**
  - Travel & Vacations **SINKING FUND**
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