

This guide details the default Spending & Budgeting categories in your Personal Financial Website.

## Editing Spending Categories

By default, eMoney uses the title provided by the institution to categorize your Spending Transactions. As a best practice, you should verify that your Spending Transactions are accurately categorized.

1. To change how your transactions are categorized, click the row for the specific **transaction**, select a new **Category**, and click **Apply**. If desired, use the **checkboxes** to add a Rule and click **Save Rule**. This will automatically apply your new categorization going forward.

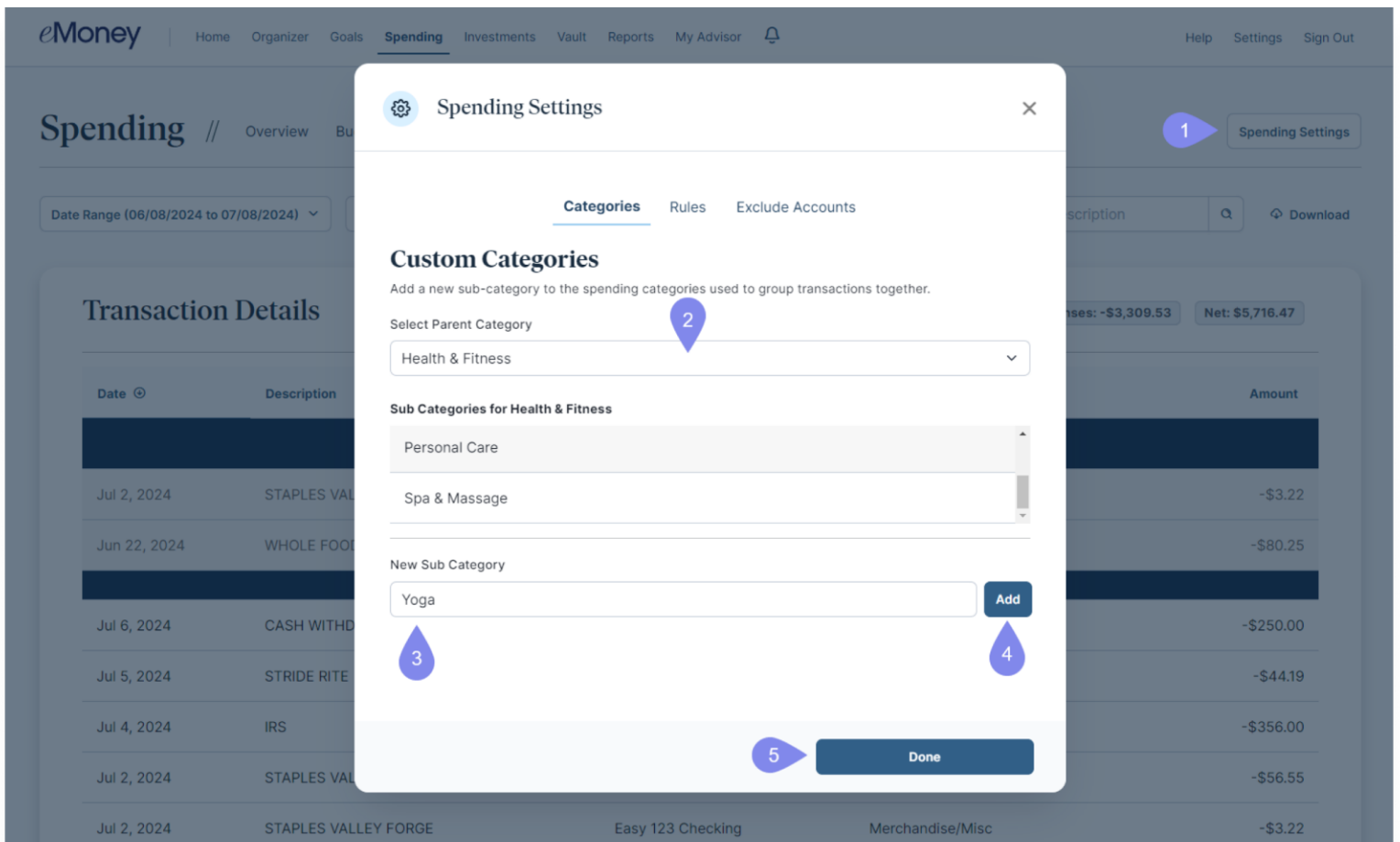
The screenshot shows the eMoney interface for editing a transaction. The 'Spending' menu is active, and the 'Transactions' sub-menu is selected. A table of transactions is displayed, with the row for 'Jul 6, 2024 CASH WITHDRAWAL' selected. A dropdown menu for 'Category (Cash/ATM)' is open, showing 'Hair & Nails' selected. A 'Rule' dialog box is also open, with the 'Create Rule' tab selected. The rule text is: 'Always update transactions that contain CASH WITHDRAWAL with the Description and Category above'. The 'Apply' button is highlighted with a blue arrow, and the 'Save Rule' button is also visible.

Date	Description	Account	Category	Amount
Pending				
Jul 2, 2024	STAPLES VALLEY FORGE DUPLICATE	Easy 123 Checking	Merchandise/Misc	-\$3.22
Jun 22, 2024	WHOLE FOODS MARKET DUPLICATE	Easy 123 Checking	Groceries	-\$80.25
Jul 6, 2024	CASH WITHDRAWAL	Easy 123 Checking	Category (Cash/ATM)	-\$250.00
Jul 5, 2024	STRIDE RITE	*****Card	Entertainment	-\$44.19

## Adding New Sub-Categories

If you cannot find a current Category that matches your Spending Transaction, you can create additional subcategories under any existing category!

1. Click **Spending Settings**, select the **Parent Category**, enter your new desired **Sub-Category**, and click **Add** and **Done**.



## Default Spending Categories

Use the list below as a reference for default Spending Categories:

### Auto & Transport

- Gas & Fuel
- Auto Service
- Auto Payment
- Auto Registration
- Public Transport
- Parking
- Rideshare
- Tolls

### Bills & Utilities

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

### Business

### Cash/ATM

- Checks
- Online Payment

### Charity

### Education

- Tuition

### Entertainment

- Movies, DVDs & Music
- Concerts & Events
- Subscriptions

### Fees & Charges

- Bank Fee
- Finance Charge
- Service Fee

### Food

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

### Gifts

### Health & Fitness

- Gym
- Hair & Nails
- Spa & Massage
- Personal Care

### Home

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

### Income

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

### Insurance

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

### Kids

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

### Legal

### Loan

- Student Loan

## Medical

Dentist  
Doctor  
Pharmacy  
Vision

## Mortgage & Rent

Mortgage Principal  
Mortgage Interest  
Mortgage Escrow

## Pets

Pet Food  
Pet Grooming  
Veterinary

## Savings

Investment Savings  
Retirement Savings  
College Savings

## Shipping & Handling

## Shopping

Clothing  
Electronics & Software  
Sports & Hobbies  
Merchandise/Misc  
Books

## Taxes

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

## Transfers

Credit Card Payment

## Travel & Vacation

Air Travel  
Hotel  
Rental Car

### Note

- **Excluded** transactions occur when you have elected to exclude any accounts from Spending. This category will allow you to see these transactions.
- **Unclassified** transactions can occur when the system does not recognize a particular transaction title. Reduce the frequency of this by creating Rules.