When setting up a budget, it's easy to list all your major expense categories, like your rent or your student loan payment. The tricky part is keeping track of all those little extra expenses-the ones that most people forget to include in their budget in the first place.

SNEAKY EXPENSES TO KEEP ON YOUR RADAR





SUBSCRIPTIONS Subscriptions that get delivered to your door and that tend to renew annually:

MAIL-BASED

 Magazines Personal shopping services

- · Gift-of-the-month clubs

It's a new trend that many

WHY IT'S SNEAKY

people aren't used to including in their budget. With everything from designer shoes to pet toys available for monthly delivery, it can be difficult to categorize subscription expenses.

If your subscription renews annually, figure out when the

HOW TO BUDGET FOR IT

renewal date is. Then divide the cost of the annual subscription by the number of months until the renewal date-that's how much money you'll need to put away each month to keep that subscription going.



SUBSCRIPTIONS Digital media (movies, music and ebooks) that you access online and that tend to renew monthly:

DIGITAL

 Media services like Netflix and Spotify • Ebook access like Kindle Unlimited

- Tutorial sites like Lynda.com

any time.

HOW TO BUDGET FOR IT

convenient and in many cases more affordable than purchasing

Digital subscriptions are

individual albums, movies and books. That said, the total cost can add up pretty quickly if you're subscribed to several services at once. **SAVINGS TIP**

Take advantage of this flexibility by grouping your digital subscriptions together within your budget.

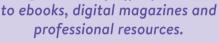
If you need to free up an extra \$30, it might be easier

to hit pause on a couple

Online subscriptions are often pretty flexible—you can usually

cancel and restart them at

of entertainment-related subscriptions than to squeeze that money out of another category.



Public libraries have been upping

their game—many offer free access



SAVINGS TIP

Use your DIY skills to reduce gift

expenses—shop in advance, compare

prices, and take advantage of

· Greeting cards and postage · Little extras like gift wrap and balloons

GIFTS

per type of gift (e.g., \$20 for

a friend's birthday, \$100 for

a family member's Christmas

gift-heavy than others—wedding

anyone? Setting aside an annual

amount can be a good strategy.

season and winter holidays,

Special-occasion purchases for family and friends:

HOW TO BUDGET FOR IT Come up with a set amount

· Presents and gift certificates

especially when you start present) and stick to it. It might getting invited to weddings seem limiting at first, but it and baby showers. makes it easier to anticipate how much money you need to budget for gifts in any given month. Some months tend to be more

online deals and free shipping offers. **NON-PRESCRIPTION HEALTH STUFF**

> Vitamins and supplements · Cough and cold medication · Eye drops and allergy relief



HOW TO BUDGET FOR IT It's probably best to give these expenses a category of their own.

The kinds of things you pick up at the drugstore:

but consider contributing a little extra to cover those less-frequent purchases (like

FUND THIS PROJECT

manufacturer coupons (found in the weekly flyer or online).

cold medication). CROWDFUNDING Campaigns, projects and products you contribute to online:

Regular purchases (think eye care or vitamins) should give you

an idea of how much money you need to set aside each month,

Kickstarter campaigns Indiegogo projects

WHY IT'S SNEAKY Crowdfunding is a very new type of expense, and depending on the type of project you're contributing to, it can feel more

HOW TO BUDGET FOR IT At the end of the day, your crowdfunding dollars are discretionary income. If it's an occasional expense, take it out of your fun money. If you enjoy backing projects regularly, treat crowdfunding like you would a hobby and give it its own category within your budget.

like a charitable action than a

pre-order for a new product.



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