

# Gotcha BILLS

**Don't get caught off guard by random bills.  
Refer to this list when budgeting to help get and keep your money right!**

- Gifts
- Birthdays
- Valentine's Day
- Christmas
- Anniversary
- Random Outings
- Property Taxes
- Property Tax Increase
- Adjustable Rate Mortgages
- Balloon Payments
- Homeowners Insurance Increases
- Deductibles
- HOA Fees
- Civic Club
- Fraternity/Sorority Dues
- EZ Tag/Toll Payments
- Medical Bills
- Pet Vet Bills
- Cable and Internet Bills after contract expires
- Rentals
- Credit Card Bills after introductory offers expire
- Electric Bills
- Heating Bills
- Water Bills
- Fuel
- Car Insurance
- Alarm Systems
- Car Maintenance
- Home Maintenance
- Home Improvements
- Warranty Plans
- Life Insurance
- Memberships (Amazon Prime, Costco & Sam's)
- Subscriptions Magazines, Health & Beauty, other subscription boxes
- Dental Visits
- Optometry
- ER visits
- Increase in Health Insurances premiums
- Taxes
- Car Registration
- Car Inspection
- Hosting Parties
- Entertaining
- Vacation Extras - cruise invoices, room service
- Christmas
- Car Replacement
- Student Loans (when deferment is over, when income base replacement plans end, interest increases)
- Credit Card Annual Fees
- Kid's extra-curricular activities & supplies
- School Supplies
- School Clothes
- Death in family (travel, preparation, time off)
- Transactional Costs- houses, cars, phones,
- Rent Increases
- Reimbursable Expenses

Other mentionables in how you do transactions... forgetting about checks you wrote